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THE HISTORY OF
MARGARET MORTON.

BY
A CONTEMPORARY.

IN THREE VOLUMES.

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THE HISTORY OF MARGARET MORTON.

CHAPTER I.

It was settled that Miss Morton's marriage should take place in about two months. This arrangement was owing to the advice of her brother, who gave Mr. Wynum excellent reasons for the delay. Mr. Morton now called frequently at Campden Terrace, and always brought most affectionate messages from his wife. Marie was very anxious to see Margaret, but her health was just then in a precarious state, and it was a long way to Kensington. They—meaning himself and wife—wished very much to have Mr. Wynum and Margaret to dinner, but they did not know how to manage it. Margaret begged he would not allow his house to be disturbed on her account. She would find an opportunity of visiting Marie, but she was just then very busy finish-

ing some papers for Mr. Greathart. Margaret spoke coolly; she was convinced of the truth of Miss Maunsell's remarks. She felt her brother was no longer a trusty friend. She pitied him, and, at the same time, was forced to acknowledge that though pity may be akin to love, it is also allied to contempt. Margaret and Miss Maunsell suspected that Harry was afraid to invite their party to his house, as he dared not have company there without bringing his wife's family too. This surmise was quite correct. Mr. Morton did not venture an invitation to his sister and friends because he dreaded a refusal, instigated by Miss Maunsell, who was now in high authority, and whose hints about the conduct of brothers to their sisters had of late been very broad. Miss Maunsell had, it was well known, declared she would never again sit at table with that vulgar woman Mrs. Grant, and Margaret had no wish to come into contact with people whose tone was utterly different from hers.

Under these circumstances, Margaret, by the advice of Miss Maunsell, whose good sense was now quite unhooded, often called at her brother's offices in the City, in order to spare him the trouble of coming to Kensington. She had also been two or three times to his

house in Russell Square, on her way from the Museum. She had always found Marie at home and *en déshabille* up to four o'clock; but no mention of the approaching marriage was made by the sisters-in-law, the precept of secrecy enjoined by Mr. Morton being for some potent reasons observed by his wife.

One afternoon Miss Morton was sitting with her brother in his private office. Their conference finished, Harry said, with a queer expression of face,—

“Ned is here.”

“Who is Ned?”

“Our Ned—our brother.”

“Dear me!” said Margaret, rising. “I shall be delighted to see him.”

“Sit down. He'll be here immediately.”

“It has always seemed strange to me,” said Margaret, “that I should have a brother and never have seen him. Ned's letters were always very interesting; he writes English well.”

“Oh, he's a clever fellow; speaks French, Italian, and German. All he says isn't Gospel. He's given to exaggeration, but one can't help liking him. He's a good fellow.”

Ned Morton entered at this moment. He was a gentlemanly-looking young man, about

twenty-four years of age. His sister embraced him with much emotion, to which he warmly responded. Margaret invited him to accompany her to Campden Terrace. Harry thought it a good idea, as Ned could thus immediately make the acquaintance of Mr. Wynum and Miss Maunsell. Margaret went off with her new-found brother; and Miss Maunsell, spite of her late tirades against fraternal fickleness, gave Ned a very warm reception.

Ned Morton got on very well with his new acquaintances. Ned was endowed with a sagacious perception of his neighbours' prejudices. He soon became a great favourite with Miss Maunsell, to whom he confided the secret of the great affection he had always borne his sister, and how he had often pictured to himself what she was like; but he candidly confessed he had erred in his imaginings. Margaret was unlike any girl he had ever met—ininitely superior—far above them all. He further informed Miss Maunsell that his astonishment was profound at seeing the brother of Margaret Morton choose as wife the daughter of such a woman as Mrs. Grant. Then Miss Maunsell would pat Ned on the shoulder, and say she was glad her dear Margaret had at last found a brother.

Nor was Ned unsuccessful in his efforts to worm himself into Mr. Wynum's good graces. The young man had seen a great deal of Continental life, had mixed in respectable society, and had an agreeable manner of recounting incidents of travel. All this amused Mr. Wynum, who was fond of talking of foreign parts, and Ned was rapidly becoming a general favourite at Campden Terrace. At the end of a week, on each day of which Ned had dined with his sister, Harry suggested to Margaret that he should become a permanent boarder; it would be such an advantage to her and a satisfaction to him that she should have a brother residing with her. Margaret sighed at this display of zeal for her welfare, and said she would be delighted at the arrangement. Miss Maunsell, being consulted, chimed in with the proposal, and Ned became one of Miss Keel's household.

About three weeks before the day appointed for Miss Morton's wedding, her sister-in-law paid her a visit. Marie exhibited an animation very unlike her customary insipid dullness. She was now, she said, at liberty to speak openly. Harry had removed his injunction. She was come to take "dear Margaret" to make purchases. She should choose what

she liked, "For," said Mrs. Morton, "where would be the use of making presents if the person to whom they are given doesn't like 'em?"

All this looked so simply kind that both Margaret and Miss Maunsell were pleased. They did not divine that Marie was the tool of her uncle's policy. Not only her acts in this case, but the very words she spoke were dictated by him. The postponement of Miss Morton's wedding was owing to pecuniary conditions in the firm of Morton, Archibald & Co., put in a strong light by old Grant; and the recommendation of silence about her engagement was also his suggestion, as he feared that the public avowal of that fact might be followed by domestic alterations at Russell Square that would disturb the quietude in which Mrs. Morton's kindred fattened on the land in that district. Now that the time fixed for the marriage was close at hand, old Grant wished that his niece should appear in a favourable light, by making herself agreeable to her sister-in-law. "A few weeks," said the good old man, in the secret closet of his heart, "and the whole affair will be finished, and Marie will be absolved in the eyes of the world from any intention to cause an estrange-

ment between Harry and his sister." It was under this inspiration Mrs. Morton proposed that Margaret should be married from Russell Square. She would undertake to superintend the breakfast herself; neither trouble nor expense could be an object when "dear Margaret's" happiness was concerned.

Miss Morton's marriage settlement was made under pressure from various points, old Grant being the hidden force that originated all. He first suggested the ideas and then proposed their execution. He calculated that the high-minded Miss Morton would never press her brother for the money he held belonging to her, and Mr. Grant had resolved that Mr. Morton should never have half that sum to spare out of his business. He had consequently advised that Miss Morton's money should be settled exclusively on herself, put entirely into her power, independent of her husband; and Mr. Wynum, who understood Margaret's character still better than did Mr. Grant, made no objection, well knowing that money possessed by his wife would be virtually his, though, to do him justice, he was far too refined to frame such conviction in distinct words; but, nevertheless, he entertained it, and at the same time enjoyed the lofty satisfaction of being able to

say he did not seek money with his wife, and that any which might be hers in expectation was settled on herself.

The time had arrived when every member and connexion of Miss Morton's family were eager to see her married. Harry, instigated by his wife's family, was desirous of seeing her transferred to the protection of a husband, so that she could never make those claims on him which public opinion ratifies when made by an unmarried sister on a well-to-do brother. Ned, who had been taken fully into his sister's confidence, was glad of the marriage, because his instincts urged him to meddle in all affairs where money was likely to pass from hand to hand, as he could scarcely fail to get some into his. All the Grant clique were glad of it, as they always dreaded that, in some way or other, Margaret would some day exercise an influence over her brother which might prove fatal to their rule and many-sided interests in Russell Square.

Things having arrived at this point, Miss Maunsell felt she could no longer put off the dreaded trial that awaited her in an interview with Madame Charleroi. She had averted it as long as possible, had covered her absence under many excuses; but she now saw that

the moment of ordeal had come. To Clapham Miss Maunsell accordingly went, on the most perplexing mission she had ever undertaken. She could not ask advice in her embarrassment without avowing that she had placed herself in a ridiculous position. She could not even indulge in the minor comfort of complaining, for that would be an admission that she had befooled herself, and, still worse, befooled others. As she kept the tale of her folly secret, so did she the result of her concluding visit. She looked weary and depressed during the evening after her return from Clapham. She was abstracted, and sighed often; but, beyond these symptoms, she gave no indication of the character of the interview she had had with her French friend.

The desire expressed by Mr. and Mrs. Morton that Margaret should be married from their house, was overruled by Miss Maunsell. She should be married, her old friend said, from the house that had been her home since her aunt's death. The point was conceded, much against Mr. Wynum's will, who considered Russell Square and Mr. Morton's house and a large wedding-party would make a much better figure before the public than a wedding at Campden Terrace, at a house which was neither

his nor his bride's. But he was obliged to submit to Miss Maunsell's dictum, who further decreed that only immediate relatives—brothers and sisters—should be present. And this command was issued, not alone for the purpose of excluding the Grant family, but for other reasons known only to the autocrat herself.

Mrs. Morton's friendliness towards her sister-in-law seemed always on the increase. Not a day now passed on which the affectionate relatives-in-law did not meet. Marie had shaken off all petty illnesses, and thought nothing of driving to Kensington, where, having talked over arrangements connected with the coming great event, Mrs. Morton would take Margaret, Miss Maunsell, and Mr. Wynum for a drive. When Marie could not call on Margaret, Margaret went to her; and in this way a close intimacy was established for the time.

When Mrs. Morton called at Campden Terrace, she had the tact to come unaccompanied by any of her family; and, when she carried off Margaret and Miss Maunsell on a millinery expedition, she insisted on calling at some fashionable restaurants where she ordered refreshments. It was whilst enjoying pastry and a glass of Madeira that Mrs. Morton told Miss Maunsell, in confidence, she knew Mar-

garet and Mr. Wynum did not just then care for the society of strangers; but she hoped they would not refuse to dine at Russell Square on the following Thursday, together with Miss Maunsell and Miss Keel. There would be no strangers, not even mamma or uncle; and it would give dear Harry such pleasure to see his sister and her friends. Miss Maunsell having accepted this invitation, which, as a matter of course, was accepted by all others included, a very pleasant day was passed at Russell Square, Harry feeling and looking quite happy, and really believing himself, for the moment, master in his own house.

So much amiability was not lost on Miss Maunsell. She began to discover that Mrs. Morton was a good-natured, kind-hearted little creature; one who, if not interfered with by her family, would be a good wife. But Marie, who was a little muff, soon allowed Miss Maunsell to see that her displays of good, as well as of bad, nature were the results of family influences.

“You see, Miss Maunsell,” said Marie, as they sat together on a couch after dinner, “though I can’t have mamma or uncle to-day, or any of my own family, I can have ’em to-morrow, and ’tis better to humour Harry. ’Tis

a good thing for me Margaret's going to be married,—uncle says so ; then she 'll be off my hands."

"I didn't know she was on your hands, ma'am," said Miss Maunsell with dignity.

"Well, no, she's not on my hands, exactly ; but the day may come when she couldn't provide for herself. Uncle says magazines are not to be depended on, and if Margaret was upset, of course she'd be looking to Harry."

"You may be very sure, ma'am, Margaret will never look to your husband for anything that's not her own. I only wish he were in a position to hand over the money he holds of hers."

"Well, but, Miss Maunsell, he can't ; and Richard Archibald is as accountable as Harry ; and so 'tis a very good thing Margaret is going to be married,—uncle says so."

Miss Maunsell, doomed to be disillusioned, got her party away from Russell Square as early as she could.

CHAPTER II.

WE have seen that, when the complications arising out of the announcement of Miss Morton's approaching marriage became very thick, many ejaculatory wishes for Mr. Browne's appearance were uttered by his friends at Kensington. Mr. Browne was in the habit of leaving London, and of remaining away during intervals varying from one to three months. He went and returned almost unnoticed. Nobody asked questions; he never volunteered information. There was a general belief entertained, founded on some remarks dropped by Mrs. Archibald, that Mr. Browne paid these visits to some members of his family residing in the west or south of England; but of the precise locality everybody was ignorant, and up to the actual time no one had cared to inquire. But during the last month Mr. Browne's friends had exhibited an unwonted interest in his whereabouts; how-

ever, much as his presence was desired, no one knew where to seek him. Miss Maunsell began to fear the wedding would take place without his knowledge; but on one afternoon Mr. Browne walked into Mr. Morton's office, where he received intelligence that nearly took away his breath. The same evening he presented himself at Campden Terrace, where everybody had a great deal to say to him, but where everybody wished that what he or she had to say should be the subject of a private interview. Interested as were Mr. Browne's friends about him, not one noticed that he was dressed in deep mourning. It was not till he was going away that Margaret, who had accompanied him downstairs, noticed the crape on his hat.

"Mr. Browne, who's dead?"

"A relative, my dear, a near relative. God bless you, Margaret. I shall be with you in the morning, soon after ten."

Mr. Browne kept his appointment, and had a long talk with Margaret. With regard to her money, Mr. Browne did not think anything better could be done than to have it settled on herself. Her brother and Mr. Wynum had already agreed on that point, so that very little remained to be done. It would have been desirable, Mr. Browne said, that her

money should have been differently placed; but Margaret had consented to the arrangement, and things must remain as they were for some years. He then suggested that he should be trustee to her marriage settlement. Having finished with Miss Morton, Mr. Browne had a conversation with Mr. Wynum, who agreed to everything proposed; and finally Mr. Browne had a *tête-à-tête* with Miss Maunsell, in which the two old friends did little else than give vent to exclamations of surprise and reciprocal assurances that never could the imagination of either have pictured circumstances such as those by which they were then surrounded.

Miss West paid a visit at Campden Terrace, on which occasion she contrived to mortify Miss Maunsell very considerably. She told how the whole neighbourhood was thrown into astonishment by the report of Miss Morton's engagement. She had herself learned the intelligence from Madame Charleroi, and was just then going to Clapham, where she was invited to remain some days. Miss Morton entered the room at this moment, and the conversation took another turn.

So Miss West left, taking with her from Margaret the honestest expressions of intere

to the French family, and leaving Miss Maunsell under the influence of vexed feeling.

Ned Morton was quite satisfied with his position at Campden Terrace, and no wonder. Everybody liked him, he was so good-tempered and obliging, and he liked every one. He boasted—Ned was addicted to boasting—that he had “walked into” his sister’s affections. And Margaret was, in truth, become quite fond of him. There was a candour about the young fellow quite captivating to one so proud and reticent as Margaret. Ned told her all his grievances, and they were many; he told her all his wants, and they were not a few. The latter Margaret relieved to the best of her ability; the former she listened to with sympathy, where she recognized them, and in silence where she could not. There were many of Ned’s grievances which his sister could not acknowledge, and against which she was obliged to protest.

“Now, Margaret, though I have the greatest affection for Harry, I cannot blind myself to his faults. He has behaved very badly to me. You know I never saw my father, at least to recollect him; and after poor mother’s death—I was only six—I was sent to her sister in Scotland. Aunt was too poor to keep me with-

out payment. Harry certainly paid, but so little, aunt said it hardly covered her expenses. I was sent to good schools—there are excellent schools in Edinburgh—and Harry, I acknowledge it, paid, but you must admit he couldn't do otherwise; but he allowed me so little pocket-money. And when I was in Germany and Paris 'twas still worse. He put me into colleges where I associated with the sons of nobles, and he made me an allowance that would disgrace a greengrocer's apprentice."

"But, Ned, Harry hasn't much money. He's married, and has a family."

"Yes, he has a family and a family-in-law. I have my eyes open. He's obliged to find money for them. But I speak of the time before he was married. 'Twas very hard, considering my father's position, that I should be kept so short—very hard."

"But, Ned, Harry really got no money of father's: what he got was from the portion of my mother's fortune settled on her children. You know, Ned, your mother had no money."

"Yes, but my father had; and, no matter about my mother, I'm my father's son, and I think Harry has behaved very harshly. I don't wish to speak against him. I've the greatest affection for him. I wouldn't say this

to any one but you, but I must say I think I've been badly used."

"Well, Ned, I don't see it. What Harry did for you he did through brotherly feeling. The share of father's money to which you're entitled won't be yours for a long time. If any one has a right to complain, I think 'tis I. The money put into Harry's business came entirely from aunt and uncle."

"I know that, Margaret, and I think you have much cause to complain. I know all about the bond." (Miss Maunsell had opened her mind to Ned regarding that transaction.)

"I think you ought to complain."

"I don't think so. Harry will arrange everything at the proper time. As to the bond, I think Miss Maunsell would have done better not to mention it. Besides, Richard Archibald is as accountable as Harry in that affair."

"Oh, Margaret, as to Richard Archibald, I know all about him. He has behaved very badly to you. Had I been in England 'twould have been different."

"My dear Ned, you're under some strange misapprehension. No one has behaved badly to me."

"Ah, Margaret! you're very high minded; Harry often says so. I wish I were like you.

But, you must admit, 'tis very hard on a man like me, that's willing to work, not to have a shilling in his purse."

And Ned, taking his purse from his pocket, opened and turned it downwards, demonstrating his impecuniosity beyond a doubt.

Margaret had two sovereigns lying idle in her purse. She said so to Ned, and presented them to him. He took them, protesting, at the same time, he had never thought of such a thing as taking her money; and he declared, as he put the gold pieces into his purse, the time would come when he would repay her tenfold.

In this way Margaret and Ned got on very well. The frankness with which he avowed his necessities, and the equal frankness with which he accepted a share of her resources, charmed his sister. He was not like Harry, a man who had his burdens to bear, and who knew how to hide his griefs; he was not of a haughty intellect, like Richard Archibald, whose first and last consideration was self. He was much younger than her eldest brother or her cousin, he was more of her own age, and his childlike complainings made him seem still younger; and Margaret, who would rather have died than utter a complaint even when

wronged, smiled at Ned's utterances, and found pleasure in silencing them with her coins.

No wonder that the pliant and impressionable Ned was a favourite of Miss Maunsell's. That kind-hearted lady often expressed astonishment that his eldest brother did not put the talented young man into the way of making his fortune. But she saw one good result of his unsettled position; he was devoted to his sister: dear Margaret would have a good friend in Ned.

CHAPTER III.

It was the eve of the wedding-day. Miss Maunsell was fidgety and fussy, for though the guests invited to the wedding breakfast were few in number, the good old lady found a great deal to do. Amid continual movement, she not unfrequently sighed, and sometimes, when placing an ornament on the table, paused, cast her eyes ceilingward, and shook her head. But she soon bustled about again, called the whole house into action, and in a spirit of housewifely hospitality made much ado.

Night came. Every one in that house at Campden Terrace had retired to the sanctuary of his or her room, and at an hour past midnight it might reasonably be supposed that all were asleep. But it was not so. Two eyes in that house were wakeful, and not only wakeful, but weeping. Margaret Morton, on the eve of her marriage, kept tearful watch over the dead past, over the buried hopes whose existence she had scarcely recognized

when they did exist. She went back in memory to her childhood; she thought of her uncle, she pictured the projects he had formed for her future, in conjunction with her aunt. She recalled her early youth, so peaceful, so studious, so exaltedly happy. She thought of Richard Archibald, and an angry flush covered her face, which only subsided to be followed by a deep sigh. She thought of her brother Harry. Oh, Harry! Harry! But he was dead, buried in a matrimonial shroud. The brother for whom at one time she would have laid down her life had flung her off like a mist from his overcoat. And for whom? For people-in-law whom he despised, and who hated him—hated him for his superiority over them, and who would be glad to see him dead, if they, through his wife, could only come into possession of his goods and chattels. And Margaret bent her head and wept hot, scalding tears. Then her sisterly heart expanded, and she wept more softly over Harry's debasement, and over the fate of his children, who would curse him or be a curse to him. They would curse him or be tempted to do so, should they inherit the intellectual and sensitive organization of their father's family, in which case they would feel degraded by the low connexion he had made. They would be a curse

to him should they resemble their mother's race. But Harry was dead to her. Poor Harry! And Margaret wept again. She felt utterly desolate and unbefriended. Across these retrospections Cornet Wynum and Monsieur Claude glided like thin sun-lit clouds; but all, all was past, and Margaret, in desolation of heart, hushed her thoughts, and sank into dark silence.

After a little while she made an effort, and threw off this depression. Questioning herself, she asked why she wept and what she feared? She was about to marry Mr. Wynum of her own free will, and because she felt for him a sympathy she could not feel for younger admirers. He could appreciate her; he could guide her in that intellectual path in which her ambition lay. But her common sense whispered the seriousness of the responsibility she undertook in marrying an invalid, one, too, so much older than herself. Could she fulfil the duties she was about to undertake? There was a long pause, after which followed the question, would she wish to break off her engagement? The reply was a prompt, decided "No."

And so, having reasoned the case with herself, Margaret rose up strong, and determined, with God's help, to discharge faithfully the duties of the position in which she was about

to place herself. Armed with duty, she relaxed the severity of her self-examination, and looked at a sunnier aspect of affairs. Though Mr. Wynum was an invalid, and she could never hope to see him anything else, still she knew she would have in him a companion whose society would be always delightful, one with whom she would have better chances of happiness than with a younger and richer man of meaner acquirements.

Suddenly recollecting herself, she thought how selfish a view was this. She recalled Mr. Wynum's abundant trust in her, she remembered how he looked to her for strength, in some sort, for protection, and Margaret smiled, smiled in all the grandeur of a generous mind, and wondered how she could for a moment have felt faint-hearted in facing what she had deliberately resolved on.

Morning came. The wedding-party met at church, where Miss Morton was given away at the altar by her brother Henry. There was a breakfast afterwards at Campden Terrace, at which Ned proposed the bride and bridegroom's health, assuring the company that the pleasures of existence were doubled for him since he had met his sister.

Mr. Wynum replied in a speech exceedingly diplomatic, in which he contrived to com-

pliment everybody present, especially Miss Maunsell, to whose watchful care and magnanimous friendship he and his bride were so deeply indebted.

Miss Maunsell, who during the morning had sent forth, from time to time, a world of sighs, and who had shed some tears in the church, now brightened up, reddened and smiled, and, when Mr. Wynum sat down, said she had done nothing but what was a pleasure to her.

In this way the breakfast passed off agreeably, and about two o'clock the new-married couple took their departure for the Continent, Miss Maunsell throwing the traditional slipper after the carriage.

Six weeks passed, during which several letters were received from Mrs. Wynum, all giving her friends pleasing accounts of the specimens of French life she saw in Boulogne. At length a letter came containing a request from Mr. Wynum that his friend Miss Maunsell would kindly find him lodgings. He was about to return to London, and, having important business to transact, would require to reside in a central situation. Miss Maunsell joyfully accepted the commission, for though she would have preferred to see Margaret return to Campden Terrace, Mr. Wynum's having "important business" on hand reconciled her to the

separation, her thoughts immediately reverting to the North and to piles of gold.

Quite satisfied as to Mr. Wynum's wisdom in selecting a central situation for his residence, and always happy in being elected to a post that demanded fussy exertion, Miss Maunsell busied herself in looking for lodgings, and finally fixed on handsome rooms in Baker Street. In making this selection Miss Maunsell was influenced by the magnificent ideas she had always entertained of the becoming as regarded Mr. Wynum, and now that he was married and had important business to transact, which must be, no doubt, with his relatives in the North, a central situation was, of course, necessary. Miss Maunsell regretted her orders were not to take a house for Mr. and Mrs. Wynum. The good lady would have been only too happy to negotiate the hire of a mansion in Eaton Square or Carlton Terrace.

The travellers were much pleased with the Baker Street apartments, where they found Miss Maunsell waiting to receive them. Mrs. Wynum told her old friend, in private, how much she regretted not going back to Kensington, but Miss Maunsell said it was all for the best: when a man like Mr. Wynum, she observed, made an exertion to do business, it must be very important business indeed.

Mr. Morton was amongst the first to welcome his sister on her return to London. His cordiality was great,—nay, more, it was natural, and Margaret remarked to her husband that she had not seen him in such a mood since his marriage. This observation was made in reply to a remark from Mr. Wynum about Harry's honest frankness. Margaret had responded to her brother's affectionate salutations with the warm impulses of sincere love; but when Harry proceeded to say how delighted Marie and the Grants were to see her "settled," Margaret became uncomfortable, and felt that Harry made protestations of good-will on the part of his wife and her family, merely because he distrusted their sentiments, putting himself in the position of a man who lauds the virtue he does not possess.

Mr. Browne called on the Wynums, and was much pleased to see the firmness and air of independence that being married gave his ward. As for Mr. Wynum, Mr. Browne's admiration for his ancient friend was raised to the superlative in seeing him now the husband of a young wife, and in marking the tone of equality that pervaded the intercourse of the newly-married pair. Mr. Morton's name was introduced by his brother-in-law, and the flourishing condition of the house of Morton

& Archibald dilated on. Mr. Wynum really believed every city merchant to be a commercial Midas, who had the power of transmuting every article of trade he meddled with into gold.

To this glorification of the house of Morton & Co. Mr. Browne listened in silence. Regard for Mrs. Wynum's feelings prevented him saying what he thought, but, experienced in business as he was, Mr. Browne began to apprehend a break down in Mr. Morton's commercial career, and that because of his being so oppressed by family-in-law burdens, and because of the sub-surface currents that flowed from his pocket into old Grant's. This drain on Mr. Morton's resources was made plain to City men by the dissemination of slips of stamped paper "drawn" by Mr. Grant, and on which Mr. Morton had written the magic word "accepted," his signature appearing beneath. Mr. Browne, who kept up his acquaintance amongst his City friends, had heard of these transactions, and as he had his own ideas about any affair in which old Grant was mixed up, he now not only entertained apprehensions about the safety of his ward's money, but had grave fears as to Mr. Morton's permanent commercial success.

Were Mrs. Wynum's sentiments closely analyzed, it would, perhaps, have appeared that her hopes of getting her money out of the

firm of Morton & Co. were quite as slight as those of Mr. Browne, but her want of confidence was grounded on Harry's behaviour to herself. A man capable of flinging off a sister of whom he professed to be both proud and fond, and that for the sake of people of whom as connexions and even as acquaintances he was ashamed, was not reliable. The conclusion Mrs. Wynum and her guardian arrived at was similar; the effect on the minds of the thinkers was different. Margaret mourned over her brother's debasement, and was weak enough to lament the loss of his affections, as sisters sometimes will when brothers behave badly, forgetting that what they account as lost never had an existence, that it was only a delusive appearance,—a figment, not a reality. And so Mrs. Wynum, when she repeated for the thousandth time—"Poor Harry! poor Harry!" lamented an imaginary loss, and thought not of her jeopardized money. Mrs. Wynum's sentimental distress was, in a great measure, owing to her want of worldly experience; she had yet to learn the value of money, which a woman brought up as she had been seldom understands till she becomes shillingless and dinnerless. She is then able to test effectually the stability of the ties of consanguinity and friendship. Mr. Browne knew the value of money, and feared

the day would come when his ward would know it by bitter experience; meanwhile the wise guardian kept silence, fearing his views might be esteemed common-place and vulgar.

Ideas of a sad or gloomy tint were rarely allowed to flit across Mrs. Wynum's mind in her respectable lodgings in Baker Street. She was fêted by the whole circle of her acquaintance. Each family seemed to vie with the other in doing her honour. She was the praised, the loved, the universally admired. Margaret felt, under these new influences, an exaltation of spirit that communicated to her manner a vivacity which the habit of isolated self-communing that had grown upon her from her youth made appear foreign to her nature, but which sat well upon her. Mrs. Wynum enjoyed the sense of independence which being married gives a woman, and this sentiment was elevated by the pride she felt in her husband. Mrs. Wynum was, so to speak, bigotedly intellectual. She estimated her acquaintances by their intellectual acquirements, without, however, wholly excluding moral worth, but giving the intellectual so great a preponderance that the moral did not seem to be taken into account. Of this error she became conscious later in life, and under the teaching of her husband, who had lived long enough to know

that one grain of moral worth outweighs, in the golden balance of truth, even genius itself.

And now at a dinner-party, and in the drawing-room of an evening, Mr. Wynum appeared to such advantage that people ceased to think Miss Morton had made a sacrifice in becoming Mrs. Wynum. This was the opinion even of Mr. Greathart, who estimated her so highly. In Mr. Wynum's profound learning and varied knowledge the experienced *littérateur* read the explanation of the marriage which had at first astonished him.

Amongst Mrs. Wynum's visitors were Monsieur and Madame Charleroi. The greetings were polite and sincere on both sides. How Madame's suspicions had been removed and her susceptibilities satisfied was a secret known only to Miss Maunsell, who had achieved the feat. Perhaps the defeated diplomatist had acknowledged—which professional diplomatists seldom do—that she was in the wrong, and that the web of negotiations, the untimely snapping of which had so offended the French lady, had been spun by her imagination. Such probably was the case, for Madame Charleroi had fully acquitted Mrs. Wynum of having jilted her son, though the uneasy consciousness remained that, if not slighted, at least Monsieur Claude had not been appreciated.

CHAPTER IV.

ONE of the handsomest entertainments given to Mr. and Mrs. Wynum on the return from their bridal tour was at Verona Lodge, Richmond, the residence of Mr. Archibald. The style and tone of the house were far superior to what obtained at Russell Square. Margaret, in marking the difference, sighed once again over "poor Harry." Mrs. Archibald seemed to have grown to her position. She was very much changed, very much improved. She looked taller than before her marriage; she was certainly considerably stouter, and walked with an air of dignity that became her well. It was strange, as Mrs. Wynum said in talking with her husband, that the likeness to her sister, once so great, should have entirely disappeared. Mrs. Archibald's eyes were now larger and brighter than Margaret had ever believed them to be, her complexion had become clear; she looked a handsome brunette with a fine glow on her cheeks. She had not quite got rid of

her vulgarity, but there was a frankness and independence in her manner that seemed to stand as an excuse for what was the inevitable result of the bad training and ignorance in which she had been brought up. During the three years of her married life Mrs. Archibald had not forgotten to cultivate her talents, and when she sang some pieces from Italian operas Mr. Wynum declared he had never heard a finer contralto voice.

But for the distance that lay between Richmond and Baker Street it is probable the Wynums and Archibalds would have seen a great deal more of each other than they did. Mr. Archibald found pleasure in talking to Mr. Wynum, to whom he presented two volumes of essays he had just published. The volumes were richly bound, and on the fly-leaf was written that the author presented the work to his cousin, Charles Wynum. The gift was duly acknowledged by the favoured relative, who, applying himself to master the contents, was able, when he next met the author, to make some very happy quotations from the work.

So far things looked well for Mrs. Wynum. At the end of three months, when the first whirl of dissipation consequent on her arrival

in town had subsided, she returned to her old occupation of writing. Fresh work had been offered her by the publishers, which she had cheerfully accepted, all the more cheerfully because she found her husband's income would go but a very short way in Baker Street lodgings and the keeping up of expensive society. When she gave utterance to her opinions on this point, Mr. Wynum, coolly puffing his cigar, said the difference between living in Baker Street and Kensington was merely in the rent, and that a wise economist, as he knew Margaret to be, could balance that outlay by curtailing in small items which wasteful people were apt to overlook, but which she, he knew, would take into account. The advantages of living in Baker Street were many. It lessened the amount of carriage hire,—in fact, reduced it to a mere nothing. They were within walking distance of Russell Square, where her brother and his wife were always so glad to see them; besides, Margaret had thus the advantage of seeing her relatives frequently, and it was always wise to keep near one's family connexions. All things considered, Mr. Wynum believed that at the end of the year it would be found that respectable lodgings in a central situation would prove as

cheap as small dingy apartments in the outskirts of London, where one was put beyond the circle of civilized life. Mr. Wynum further added that they were not beggars; if their actual income was small, their prospects were large; Margaret was entitled, as a right, to a handsome sum of money, and if before the time specified, when she was to receive the aggregate sum, she should happen to want a few hundreds, she had but to apply to her brother. Harry would be glad to be her banker till he should cease to be her debtor.

“And, Mar., my love, never let people know what your income really is. As long as a man presents a good front to the world, the world respects him. As long as he lives within his income, however small, the world will credit him with ten times the amount he really possesses.”

“But, with a small income and a large outlay, how can a man manage to pay?”

“How do you mean?”

“How can people who have only four hundred a year live on equal terms with those that spend a thousand?”

“By good management, my dear; by good management. What you overspend in one half of the year, you retrench in the other; and in this way, when Christmas comes round, your

account is balanced. You'll learn all this in practice, Mar., my dear; I have perfect confidence in your success."

Mrs. Wynum laughed, said she would try what she could do, and continued her sewing. Since she came to Baker Street and saw company, she was obliged, not having a maid, to do a good deal in the stitching line. Trimmings of dresses were to be removed or altered, so that the delicate eyes of society might not be wounded by a too frequent view of the same materials in the same forms or in the same relative positions.

"Yes, my dear Mar.," went on Mr. Wynum, smoking his cigar quietly, "'tis astonishing what may be done with economy. I'm an instance of it myself. My fortune was never colossal, and yet I associated on terms of perfect equality with men—peers and commoners—compared with whose income mine would be but a very small fraction. There was the Duke of Moonacre, one of the richest nobles in the kingdom; he and I were members of a musical society,—we always played out of the same book. His Grace has been down to my lodgings in Jermyn Street by ten of a morning to consult me regarding arrangements for a concert that was to take

place at his mansion in Park Lane. We had several meetings, and finally the whole affair was left, at the duchess's request, to her decision and mine. The duchess was a very fine musician. I had the honour of playing a duet with her on that occasion. Everything went on satisfactorily. That concert was pronounced one of the most effective things of the season."

"Yes, but, Charles, your intimacy with the Duke and Duchess of Moonacre was a tribute to your personal qualities and accomplishments."

"True, my dear, very true. Besides, in those days I was a single man. Still to keep up with acquaintances of that class—for Moonacre was only one out of many—a man of my means needed to be careful in his expenditure."

Mrs. Wynum had not been two months settled in Baker Street when an idea entered her mind, which the more she considered the more satisfaction it yielded. The idea was nothing more nor less than the project of a marriage between Mr. Browne and Miss Keel. The thought came into Mrs. Wynum's mind after one of her now rare visits to Kensington, where she found Miss Maunsell and Miss Keel sitting deploring her loss, and the losses it entailed. Mr. Browne seldom called; the whist parties were broken up, and the piano murmured low and plaintively.

This match-making idea having entered Mrs. Wynum's head, she communicated the same to her husband, who at first laughed, but who, after a little reflection, pronounced it to be a good thought, and, considering the character of the parties intended to be brought into action, not only feasible, but easy of realization. Then there was some further talk and some more laughter, and Mr. Wynum, finding that neither of the personages whose settlement was under discussion had any idea of the scheme, declared it would be a Beatrice and Benedick affair, and hoped it would turn out well. For his part, he was ready to do all he could to further his wife's views. Margaret was greatly delighted, and, not without frequent bursts of laughter, arranged with her husband the first act of the little drama. Fortune favoured the conspirators, insomuch that Mr. Browne called next day at Baker Street and consented to remain for dinner. After the meal, and whilst Mr. Wynum and his guest were enjoying their wine, Mrs. Wynum sitting at the opposite end of the room, beyond the folding-doors, and looking into the street, Mr. Wynum commenced his attack.

“I say, Browne, when do you intend to change Miss Keel's name? We're almost tired of waiting.”

“Bless my soul, Wynum, what do you mean?”

“Come, come, Browne, that won’t do. You can’t deny you’ve been paying your addresses to Miss Keel.”

“I? Bless me! I never thought of such a thing. Nobody could say so.”

“Everybody says so that noticed your marked attentions. You must admit you have been very attentive.”

“I deny it, Wynum. I never intended such a thing. Bless me! what talkative, what malicious people are in the world!”

“I cannot see the matter in that light. Is it malice to say you admire an amiable and most excellent lady? I think ’tis paying a man a compliment to say so. It’s scarcely respectful to Miss Keel to speak so, and I’m sure, Browne, that you, like every one that knows Miss Keel, must think highly of her.”

“Quite true; quite true. Nobody thinks more highly of Miss Keel than I. Indeed, I think better of her than of any woman now living, excepting Margaret—excepting your wife. But really, Wynum, I must say your remarks confuse me. Such a charge was never brought against me before.”

“Charge! My dear fellow, what do you call a charge?”

“Well, really, I don’t know exactly ; but still it seems to me you would insinuate that I have been—really I don’t know how to express it—that I have been what’s called paying my addresses to Miss Keel. I never thought of such a thing.”

“Stay a moment, Browne. Has it never crossed your mind that Miss Keel would make a good wife ? Have you never reflected on her devotedness to her mother, on her unchanging amiability of temper, to say nothing of her very great talents ? I say, Browne, has it never crossed your mind that such a woman would make a good wife ?”

“I don’t deny I’ve often thought it strange that such a woman was not married. I’ve sometimes thought she had met a disappointment, I pitied her—sincerely pitied her.”

“Just so. Now, Browne, I speak to you as a man of the world and as an old friend. When a man thinks so highly of a woman as you admit you do of Miss Keel, it is impossible that his feelings will not sometimes betray themselves in his manner, perhaps in his words.”

“I assure you, Wynum, I protest I never uttered a word that could—”

“I know that, my dear fellow. I did not

allude to words; I spoke of manner. A man may utter the most ordinary, the most commonplace expressions in a tone capable of conveying to a woman's mind a very deep meaning."

"But I never did such a thing. I'm not capable of such conduct."

"Don't be excited, Browne. No criminal charge is brought against you. I don't say you spoke in such terms; if you did 'twas not intentionally; but when a man entertains the feelings for a woman which you acknowledge to in regard to Miss Keel, he will unconsciously betray himself, and people may afterwards accuse him of having trifled with the lady's feelings."

"I trifle with a lady's feelings! Good Heavens, Wynum! you confound me. Margaret, my dear—I beg pardon—Mrs. Wynum, would you kindly come here for a moment?"

And Margaret came from the other side of the folding-doors, and, looking quite unconscious, begged to know what was the matter.

"The matter, Margaret, my dear!—I beg your pardon—Mrs. Wynum. Bless my soul"—Mr. Browne was quite bewildered—"I really don't know what I'm saying; but Wynum has been making the most terrible charges against me, accusing me of trifling with a lady's feel-

ings. I trifle with a lady's feelings!—more likely she'd trifle with mine!”

Mr. Browne uttered a short laugh and became suddenly silent.

“Browne,” said Mr. Wynum, calmly and solemnly, “you're making the matter worse than I had any idea of. You accuse Miss Keel of trifling with your feelings. Things must have gone very far between you when you think yourself justified in making such a charge.”

“Good gracious, Wynum, what has come over you? You persist in misunderstanding me. 'Twas you introduced Miss Keel's name. You seem to insinuate that I have been making advances—advances of a matrimonial character—to the young lady. It's preposterous; it's astounding! Don't you think so, Margaret?”

“Well, no; I do not,” said Mrs. Wynum, quietly. “Charles and I have been talking about it, and we think you ought to marry Miss Keel.”

“Ought to, Margaret,—ought to, Mrs. Wynum?” and Mr. Browne stared in alarm.

“Oh, don't mistake me, Mr. Browne. I don't mean by compulsion; I only mean you ought to marry Miss Keel in order to be happy

and to make her happy. She thinks so much of you."

"Now, Browne, hear that," put in Mr. Wynum. "You hear that. Mrs. Wynum thinks as I do. We speak solely for your happiness, and of course for Miss Keel's too,—for the happiness of our friends."

"Yes, indeed, Mr. Browne," said Mrs. Wynum; "'tis for the happiness of both we speak. You say you admire Agnes; everybody must admire her, and I'm sure she admires you."

"No, Margaret, my dear, no," and Mr. Browne shook his head; "she don't admire me; no woman ever admired me."

"Come, Browne, come, that won't do. We know women have admired you; I'll vouch for it."

"No, Wynum, no woman has ever admired me—sincerely admired me. I suppose it wasn't to be."

"My dear Mr. Browne," said Mrs. Wynum, taking his hand affectionately, "you mustn't think so. I'm sure very nice women have admired you, and there's no one better than our dear Agnes."

"Excepting yourself, Margaret."

"Well, and I admire you, Mr. Browne; I admire you very much."

“There, Browne,” said Mr. Wynum, laughing, “are you satisfied?”

“Leave the matter to me,” said Mrs. Wynum; “I’ll settle it. We shall have tea in a minute, and then a game of whist. Ned will be here soon; he dined at Harry’s.”

The evening finished quietly. Ned and Mr. Browne won several penny points; and when Mr. Wynum found himself again alone with his wife, he laughed heartily, and declared things looked very well; he would not hesitate to say Miss Keel would be Mrs. Browne before the end of three months.

It was odd that, esteeming Mr. Browne and Miss Keel as they did, Mr. and Mrs. Wynum should treat so serious a matter as their marriage in a spirit of jocularity. And yet so it was. Seriously resolved, as far as lay in their power, to bring about a marriage which they believed would be for the happiness of their two friends, they set about the work in a very sportive spirit. Having enjoyed themselves heartily over the result of the first essay on Mr. Browne, the Wynums on the following day drove to Kensington, and whilst Mr. Wynum was discoursing with Miss Maunsell, his wife carried Miss Keel off to her room, and there, pursuing the same style of observation

that, on the previous day, had been tried on Mr. Browne, she, in the beginning of the conversation nearly threw the simple-minded Agnes into hysterics by her insinuations, and finally extracted from her an admission that she did like Mr. Browne; "but then," added the good soul, "I think every one likes him,—they couldn't do otherwise."

Delighted with the result of her private interview, Mrs. Wynum returned to the drawing-room, where, by a significant nod, she made her husband a sharer in the content that pervaded her feelings. Miss Maunsell and Miss Keel were invited by their visitors to take a drive; and, before parting, it was agreed that all should meet at dinner in Baker Street on the following Thursday.

Thursday came, and with it came to Baker Street not alone Miss Maunsell and Miss Keel, but also Mr. Browne. The embarrassment of the reputed lovers was manifest; each felt self-condemned and, it must be confessed, not a little flattered. The lady wondered she had never before noticed the character of the gentleman's attentions, and the gentleman wondered he had never before felt the influence of the gentle encouragement he was receiving. Mrs. Wynum found an opportunity of making

Miss Maunsell acquainted with certain suspicions that had found entrance into her mind as well as her husband's, and which suggested the existence of an attachment between Mr. Browne and Miss Keel. Miss Maunsell, though taken by surprise, was amenable to reason, and the symptoms being pointed out, she could not deny the presence of the malady. Mr. Browne and Miss Keel were treated as lovers, and the treatment had the effect of developing, if not creating, the disease. Everything went on happily. The most delightful confusion obtained between Mr. Browne and Miss Keel. Each felt awkward, and each remarked the awkwardness of the other. They were like a pair of arraigned malefactors, each ready to turn king's evidence, and each in accusing the other standing self-convicted. An interesting awkwardness marked the movements of the lovers. They knew everybody's eyes were on them, and the embarrassment that resulted from this consciousness set a seal on their convictions as to the length and breadth and enduringness of their mutual attachment, so that nothing remained to be done but that the gentleman should make a declaration, and the lady give her assent, all of which was quickly completed.

Everybody within Mr. Browne's circle found something ludicrous in the idea of his marriage. Mr. and Mrs. Wynum, who, as we have seen, had hatched the plot, laughed at the success of their own project. Not even the hire of a handsome house at Clapham by the betrothed gentleman, and an unlimited order to a fashionable upholsterer for the furnishing of the same, could obtain for his position the grave consideration it naturally seemed to demand. Mr. Morton laughed heartily, and said the idea of Mr. Browne's marriage made him feel quite a boy; his wife laughed and said it was the drollest thing she had ever heard. The Archibalds, the Charlerois—in short, all who knew the parties concerned, thought it a first-rate joke.

There was one who smiled and laughed, and who rejoiced exceedingly at what had occurred. This was Miss Maunsell. She laughed when Agnes told her how, when she accepted George, he laid it down as a condition that her mother and Miss Maunsell should live with them, because he knew she could not live without her mother, and he believed he could not live without Miss Maunsell. The good old lady's laugh was instantly succeeded by tears as she flung her arms round "dear Agnes's" neck and kissed her warmly.

A few such tears made no blot on the hilarity that continued to encompass the coming marriage. Miss Maunsell was to be seen everywhere. Visit the new house at Clapham, and you might find her there, ordering, planning, contriving, arranging. One hour she was consulting with the gardener about the laying out of flower-beds or the setting up of the greenhouse; the next she was discussing with the upholsterers a question of taste, economy, or convenience in the indoor furniture, and, as money was no object in Mr. Browne's estimate of expenses, taste was nowhere crippled by financial short-comings. Miss Maunsell was so busy, so vivacious, and altogether so excited, that Mr. Wynum assured his wife he feared her old friend was labouring under a mistake, and believed it was herself that was going to be married. This remark, propagated through the circle, was the source of much mirth. Mr. Archibald hoped Mr. Browne would not be led into the error of Jacob, as the English law afforded no redress for such mistakes.

Before the expiration of three months Mr. Wynum's prognostics were fulfilled; Miss Keel had become Mrs. Browne. The wedding, which was celebrated at Kensington, was of the grandest. Miss Maunsell indemnified her-

self for the stinted proportions of Mrs. Wynum's wedding party by inviting to Mrs. Browne's everybody she wished to please or to dazzle. Amongst the latter were Miss West and her father. Mrs. West was invited, but put in the plea of illness.

Perhaps the first serious remark made in connexion with this marriage was when the bride walked up the nave of the church, leaning on the arm of Mr. Wynum, when a general murmur ran through the assembled guests, and "How well she looks!" "How very nice!" "What a lovely dress!" A white *moiré* of the richest water, trimmed with the finest Honiton lace, and a veil of the same material, took all the ladies by surprise, with the exception of Mrs. Wynum and Miss Maunsell, who had assisted at the purchase, and by order of the bridegroom had spared no expense. They had also kept their movements a profound secret, and now enjoyed the effect resulting from their efforts. The beauty of the bride's dress attracted and riveted the attention of all the ladies. The general effect was appreciated by the gentlemen; but, strange to say, the personal advantages of the wearer were only much later taken into account. The slight, graceful figure, with the characteristic gentle bend,

the fair complexion, soft grey eyes, and pale brown hair were passed unheeded on Miss Keel's bridal day, as they had always been. If we put a low estimate on ourselves, we must not expect our neighbours to mark us with a higher figure. Kind, self-sacrificing Miss Keel, who had never bestowed a thought on her toilette excepting to consider how she could combine in her customary black dress neatness and respectability of appearance with the least possible outlay, smiled as she saw in the mirror the reflection of her beautiful bridal attire. The next moment she wiped the tears from her eyes, and said it was the first time since she was a child that any one had taken an interest in her dress. She was afraid George was thinking too much of her; she hoped she would make him a good wife. Mrs. Wynum, with a humorous smile, hoped so too, and presumed she had never intended to be a bad one. Then Miss Maunsell laughed, and told both they were losing time.

Mr. Browne and his bride had set off on their wedding tour, Miss Maunsell and Mrs. Keel were preparing for their translation to Clapham, the Wynums and Archibalds were passing the evening at Russell Square, whither Mr. Morton—his wife being in good humour

because of her mother, uncle, and cousin, Miss Jemima Grant, having been at the wedding—took the liberty of inviting his immediate connexions.

“Margaret,” said Mr. Morton, “the bride’s appearance did credit to your endeavours. How well she looked, and how young!”

“Young, Harry! Why, Agnes is not much older than I.”

“Nonsense,” said Marie; “she was your governess.”

“That wouldn’t make her old. When I was ten she was eighteen, and with her fair and delicate complexion she looks younger than I.”

Mrs. Wynum spoke warmly. Her brother smiled.

“Well, Margaret, whether she looks older or younger, I must say I was taken by surprise when I saw our bride to-day. I had never before thought her well looking; in fact, I had never thought of her at all.”

“Nor I either,” said Mr. Archibald. “I gazed on her to-day as on a vision.”

“Dress makes such a difference,” said Marie, who, as may be expected from her mother’s daughter, made the toilette her idol.

“I’m happy to say,” said Mr. Wynum, speaking slowly, “I’ve never failed to appre-

ciate Miss Keel's personal attractions. I've been as sensible of them as of her great musical talents. The only fault I've ever discovered in our amiable friend was that she underrated herself, and perhaps overrated others. She effaced herself, as the French say; she gave precedence to every one else."

"Mr. Browne seems to have money," said old Grant. "He came out spendidly in this business, and made very handsome settlements on his wife."

"Yes," said Mr. Wynum, musingly, "I remember his father was said to have died worth half a million. A successful trader. He left only three or four children."

"What a great match for Miss Keel!" said Miss Jemima, who had never thought Mr. Browne worth even a speculative glance.

"Yes, Miss Grant," said Mr. Wynum, who fully appreciated the lady he addressed, "a rough shell often encloses a good kernel."

Miss Keel's marriage, which was a cause of rejoicing to all her old friends, entailed some annoyances on Mr. Ned Morton. Since his sister's marriage he had continued to live at Campden Terrace, where, when Miss Keel learned the amount of the allowance made him by his brother, his rate of payment became merely

nominal. Miss Keel's conversion into Mrs. Browne had upset Ned's temporary encampment; but, as he had had timely warning of the impending catastrophe, he had applied himself to the discovery of a suitable spot on which to fix his overturned tent. His sister's unselfish disposition pointed her out as a desirable *co-locataire*; and not a little surprised was Mrs. Wynum when she one morning discovered that Ned had become proprietor of a bed-room in the uppermost story of the house in which she was residing. And when Ned, with much *effusion de cœur*, thanked Heaven for Mrs. Browne's marriage, which had been the cause of bringing him to live again under the same roof as his sister, Margaret was touched, but at the same time pained to think she must soon inflict on Ned the disagreeables of a parting; for Mrs. Wynum, constitutionally taciturn, had not yet disclosed to any one her project of passing a year on the Continent, where she hoped to make amends for the extraordinary outlay she had been compelled to incur during the previous seven months.

Ned, noisy and chatty, soon threw fresh life into the Baker Street folks. During the first week of residence he breakfasted in his own

room—an operation generally performed in bed, for Ned was not addicted to early rising. About eleven he looked in on his sister, who at that hour was always engaged in writing, whilst her husband slowly conned the *Times*, or dozed, if he had had a bad night, in his easy-chair. Ned announced he was “off” to the City, and every morning asserted he was very late. If Mr. Wynum made a remark on the uniformity of his lateness, Ned said, “All right,” he would make up in the afternoon for the time he had lost in the morning. He returned about ten at night, talked loudly and volubly of the City, and City men, and City business, and hoped he should soon see his way to making five hundred a year. Asked where he had dined, the answer was invariably, “At Russell Square”; and then Ned would launch out into praises of his sister-in-law, protesting that Marie was “a good little creature, a kind little creature,” and as to Harry, he was the noblest fellow in the world, and the children were perfect little angels. These laudations continued for about a month, but at the expiration of that period Ned’s perception of Marie’s excellences became less active and far less acute. About the same time he also discovered that Miss Jemima was

a nuisance; but Mrs. Grant he still asserted to be a good-natured, fat, jolly old woman.

Ned's experience in Russell Square may be likened to the "short and simple annals of the poor." Miss Keel's marriage had put the Grant clique into momentary good humour, because of Miss Maunsell's policy, which had heaped coals of fire on the enemy, not with the intention of melting, but of dazzling; however, the Grants, though ready to do anything to oblige a rich lady, as Mrs. Browne now was, or to serve her particular friend, Mrs. Wynum, did not include Ned Morton in their line of operation. He was an outsider, one, too, who might become a troublesome intruder, and therefore ought to be extinguished in time. So, though Ned had tried all the plausibility of a flattering tongue, though he had lauded the mother and praised the children, though he had extolled Harry—a mere waste of words—old Grant, invisible himself, had carried into effect his decree, long before issued, that no Morton should find a permanent footing in Russell Square.

Neither did Ned succeed in ingratiating himself with Richard Archibald. In the temperament of the latter there was something not quarrelsome—that would be too vulgar a

word to express any quality of Mr. Archibald's lofty nature—but certainly there was something antagonistic to the pretensions of almost every other human being in existence. Ned could not get on with him. Mr. Archibald stared over his head, ignored his presence, and made him feel he was not wanted in the office. Soft-hearted Harry would have been glad to give employment to his brother, or to have made it for him, but his supercilious partner showed him it could not be. Ebenezer Grant was in the office, and enough and more than enough of family connexions. Harry could not contradict him. Ebenezer Grant was as unobtrusive and of about the same amount of usefulness as the door-mat on which Mr. Archibald wiped his highly-polished and closely-fitting boots. Mr. Archibald could command Ebenezer Grant as a servant; he could send him on messages and vent his temper on him freely, none of which practices could be tried on Ned Morton, who met Richard Archibald on equal terms, and walked into the office as brother of one of the partners. This Mr. Archibald's irritable vanity could not endure; and, though not caring a straw for any of his wife's family, he bore with old Grant and his nephews, who knew his weak points and humoured him, but

he would not suffer Ned Morton, who had had spirit enough to assert his equality with the collective firm of Morton & Co.

Margaret Wynum had, immediately after her marriage, commenced to feel the heavy weight of the responsibilities a woman incurs who marries a man old enough to be her father; one, too, of nervous temperament, whose mind is often self-tortured by groundless painful fancies, which the highly nervous alone can know, and who, on a reduced annuity, expects to be provided with the luxuries for which a large income had in former times scarcely sufficed. These difficulties were aggravated by the fact that Mrs. Wynum was herself, as yet, far from realizing the correct value of money; for, though she kept an exact account of her expenditure, and wrote down every shilling she disbursed, and so saw, week after week, that her husband was living much beyond his income, still, when he fell into a fit of depression, she never had the heart to remonstrate against the proposed remedy—a dinner at Greenwich—which would cost at least a guinea; neither had she ever the resolution to refuse a bottle of champagne when the prospect of a dreary night shook the invalid's nerves. Indeed Margaret herself

often proposed these palatable remedies, sometimes when she saw a look of patient languor on her husband's face, sometimes in the affluence of a generosity that delights in giving unasked, sometimes in the tenderness of a love that divines the wishes of the beloved. She devoted all her energies to taking care of her husband; she studied his fancies, she gratified his whims as far as she could, and sympathized with the exalted nervous sensibility that was too delicate for the wear and tear of ordinary life.

Alas for these delicate organizations! Alas for these nerves of thread-like thinness that, vibrating to a breath, and trembling at an echo, send thrills of pain or pleasure to the great sensorium! And rough-cast men, with nerves like cart-ropes, pronounce on the conduct of those whose feelings they cannot comprehend, and whose intellectual type is a mystery beyond the reach of their comprehension.

Had Mrs. Wynum sought any reward for her conduct towards her husband beyond that afforded by her own feelings, she might have been amply gratified by the congratulations she heard offered on every side to Mr. Wynum on his improved health and appear-

ance. Henry Morton told him more than once he had taken a new lease, and was looking better than he had done for the last fifteen years. Mr. Wynum received such compliments gracefully, and, smiling languidly, said he often had bad nights.

These dreary nights were indeed bad, and, what was worse, very frequent. Often and often did the weary man sit in his easy-chair till daylight dawned, when, as if by magic, the night-formed phantoms fled, and he retired to bed, where he slept soundly till nine, then breakfasted, read, perhaps, for an hour, then slept again, to rise about noon refreshed, and looking for the prospect of some excitement or recreation to fill up the day or while away the evening.

Though Mr. Wynum was able to sleep of a morning if he had had a bad night, it was not so with his wife. She was always up betimes, for the morning hours were those she devoted to reading and writing. The afternoons she could not call her own. She had never been fond of visiting, but she was now glad to make a call or receive a visit of an afternoon, because it helped to pass the time before dinner. Mr. Wynum was not able to walk far; to have a cab every day would be expensive, and would

soon cease to be a recreation because of its sameness. In short, the whole burden of amusing an invalid, whose mind was active, whose wishes were many, and whose income was small, was thrown on Mrs. Wynum.

Did she receive no compensation? She did. Her affection for her husband was profound, and love makes all labours light. In return for her care and devotedness, Mrs. Wynum enjoyed the esteem of a husband to whom she could look up with reverence and admiration, and in whose society she always found pleasure.

The glowing colours in which Mr. Wynum was in the habit of describing Continental life, the cheapness of the living, the refinement of the society, the facilities for entering into cheap and inexpensive amusements, and, above all, the good health with which, he said, he was always blessed on the Continent, and which was sure to return the moment he set his foot on French ground and breathed French atmosphere—these descriptions, and the promises they contained, had much influence in determining Mrs. Wynum to encourage her husband to visit France; and in addition to all these motives, there was another—a desire to see a little of the world herself. Mrs. Wynum had never been out of England, except on her short

bridal tour, when she was much pleased with what she saw; besides, she was fond of the study of languages, and she hoped that a lengthened residence on the Continent would afford opportunities of improving her philological knowledge.

These many motives had influenced Mrs. Wynum to hasten her preparations for leaving England; but, oddly enough, at the last moment, or very nearly the last, Mr. Wynum seemed inclined to change his mind. The series of entertainments given during the previous six weeks, and in which he had been made the chief object of attention, had re-strung his nerves, and he did not, as he told his wife, see why people should not be healthy and happy in England. Mrs. Wynum was quite put out by the disinclination thus manifested to take the proposed trip; she felt ashamed as she thought how silly she and her husband would look in the eyes of their acquaintance if, after so many cries, there should appear no wool. So she remonstrated and entreated, and finally succeeded in persuading her husband to take the train at London Bridge and proceed to Folkstone.

CHAPTER V.

A MONTH is not long in passing over our heads ; twelve months pass quickly, and twelve months make a solar year. The Wynums left London in July, and the following July found them still in France and at Boulogne-sur-Mer. They had, in the first instance, landed at that town, and afterwards made excursions to the near-lying towns, Mr. Wynum choosing to make Boulogne his head-quarters, for the singular reason, considering he had quitted England hoping that foreign customs, foreign faces, and hearing a foreign language would afford a stimulant to his jaded faculties, that there one was always sure to find English society.

Mrs. Wynum derived as much pleasure from her visit to France as could be expected under the circumstances. She was charmed with the courtesy and good breeding that pervaded all classes, even to the humblest ; she was pleased at being able to make herself understood, and

without effort, in French—an accomplishment of which she was, perhaps, a little proud. But the pleasure she found in exercising her knowledge of a foreign language was more than counterbalanced by disappointment on other scores. Her husband's health was not improved,—at least, not materially; he had still the same wakeful nights, the same gloomy, complaining afternoons, as in London. He had still the same vague belief in the efficacy of change, the same restless longing for excitement, which, when it presented itself, was no excitement to him, for the pulses of life were too low to be stirred into healthy action; he was harassed by the same weariness of spirit under the clear sky of France that had oppressed him in the foggy atmosphere of England.

Nor did Mrs. Wynum find living on the Continent a great economy. Travelling fares, hotel bills, fees to servants, whose special services it was necessary to secure for an invalid, made an aggregate which far outstripped the limits of Mr. Wynum's income. Had Mrs. Wynum not had resources of her own, the position of affairs would have been awkward; and yet it may be argued that had the wife been less ready to gratify her husband's every

whim, however extravagant—had she been less self-denying, less ready to expend her private funds—on which she drew without ever making a remark—her husband might have been compelled to exercise his judgment and suppress his imagination. But Mr. Wynum possessed the art of making himself be petted. It was an art he had exercised through life, and which it was not likely his wife, who loved and admired him, could resist. And so Mrs. Wynum went on drawing on her private means to supply the deficit in her husband's balance-sheet. She not only spent the money she had earned, but had made considerable inroads on her aunt's legacy. These, however, were secrets known only to herself and husband, and at which she never hinted in her letters to the Brownes or her brothers.

Mr. Browne had been invested with a power of attorney to draw Mr. Wynum's dividends when that gentleman left England. The money thus drawn had been regularly transmitted in the October and the April immediately succeeding the issuing of the commission; and now, in the middle of July, Mr. Wynum sat talking to his wife about the coming dividends, which would fall due in October. Mr. Wynum had not a shilling in

his purse. The April dividends, after paying the current accounts for housekeeping, had not supplied the wants of the following six weeks; but Mr. Wynum, who never recognized the present, and always lived either in the past or the future, was already forming plans for the expenditure of his next supplies.

“Mar., my dear, I’m heartily tired of these lodgings. They’re diabolically dull. I’m sure you must find it so. I’m sure you’d prefer returning to the hotel. There was some stir and life there. Don’t you think so?”

“Yes, there was stir and life there; but the expenses were enormous.”

“Not for an hotel, my dear. And at the *table d’hôte* we always had agreeable society. You always enjoyed it, Mar.”

“But we so seldom dined at the *table d’hôte*. We dined in our own apartments, and that added greatly to our expenses.”

“Pooh, pooh! very little difference. It’s far more respectable to live in one’s private apartments than to mix with one doesn’t know who at a *table d’hôte*.”

Mrs. Wynum was too well accustomed to this self-contradictory reasoning to feel or express surprise. She remained silently stitching; for she was now obliged to do a good

deal of needlework, her own dress being the only item of expenditure in which she was allowed to economize.

“Well, Mar., my love, I see you’re very busy. I think I shall take a little walk; and perhaps after dinner you’d like to go to the theatre?”

“I should like to go very much,” said Margaret, animatedly. “I enjoy the theatre. It improves my French. I feel pleased with myself when I understand all that’s said.”

“My dear Mar., you speak French very well indeed. Everybody says so. I shall soon return.”

Mr. Wynum returned a short time before dinner.

“Well, Mar., I’ve brought the tickets. We must be in time.”

Mrs. Wynum smiled. She was fond of the theatre, not so much because of the intrinsic merit of the pieces performed as because of the exercise afforded her in the language.

The evening passed pleasantly at the theatre. Mrs. Wynum came away after the first piece, her husband having already dozed several times in his fitful way. On entering the sitting-room, Mrs. Wynum’s attention was attracted by a large, commercial-looking letter

lying on the table. It was addressed to her husband; she handed it to him.

"This is exceedingly unpleasant," said Mr. Wynum, after he had read the large letter and a small one which was enclosed in it. "This is exceedingly unpleasant," he repeated. "I really don't know what to do, but we must meet it."

"What is it?" asked his wife.

"Well, my dear, I scarcely know how to explain it to you. That fellow, Le Poign, the hotel-keeper, sends me a bill for something over five hundred francs, due by young Curry."

"Why does he send it to you?"

And Mrs. Wynum took the letter, and, reading, found the hotel-keeper had selected Mr. Wynum as his correspondent, because of some promise or promises made by that gentleman in favour of Monsieur Curry.

"Did you promise to pay Mr. Curry's bills?"

"Not exactly. It happened in this way. I was taking a glass of wine with him in his room. Le Poign came in, and asked him for this money. It wasn't convenient, Curry said. I told Le Poign 'twas perfectly safe; that I knew Mr. Curry's family. His uncle and I

were at the university together. Le Poign was at once satisfied. I have been frequenting his house for years. The fellow is always very civil. He said that seeing Mr. Curry in my company was sufficient guarantee for his respectability, even without my word."

"Your word! Oh, then you promised to pay this bill?"

"I haven't said so, my dear. The fact is, Mar., this is an affair between gentlemen. If we meet this, he'll pay eventually. He says in this little note he's 'hard up,' but, when he gets to London, he'll send a remittance. 'Twill be all right. 'Tis only a loan for a few days."

"But where are we to get the money? This bill amounts to about 20*l.*, and I haven't half that sum. I'm waiting for money from Mr. Greathart to meet the expenses of the next three months. I don't know what to do."

And Mrs. Wynum leaned back in her chair.

"Mar., my dear," said her husband, "I beg you'll not take such a view of the matter."

"I am not taking views: I state the case just as it is. If I pay this bill out of what I have, I shan't have anything to go on with. And this is money I drew from my broker. 'Tis very hard."

“Oh, Mar. ! I didn’t expect such a remark from you : ’tisn’t nice.”

Mrs. Wynum flung herself back in her chair, covered her face with her hands, and groaned.

“I don’t know what to do,” she said at last ; “I don’t know what to do. We shan’t have a penny to go on with, after all my economy. The next dividends will be like the last—half eaten before you receive them. I don’t know what to do !”

“I don’t see why you shouldn’t write to your brother for a hundred pounds. He holds a great deal of your money, and might surely oblige you.”

“I have no claim, you know that, till the bond falls due. Besides, Mr. Browne says it’s not a legal document, because it’s not registered ; indeed, I believe there’s no bond at all. But I don’t mind that ; I trust in Harry. Harry would oblige me if he could, but he can’t. The Grants never leave a shilling in his pocket.”

“Well, my dear, you can apply to your broker.”

Mr. Wynum said this with a certain diffidence, for he habitually affected ignorance of his wife’s private monetary affairs.

"No, I can't," said Mrs. Wynum; "I'm ashamed. Mr. Browne would hear of it. I'm sure he knows what I've drawn. Agnes hinted in her last letter at the prudence of living within our income."

"A very great piece of impertinence! Neither Browne nor his wife has any right to interfere in my affairs."

"They do it through kindness. They know I have already drawn largely on aunt's legacy. If we are to spend next winter in London, I shall want the rest of it, I suppose. I don't know what to do."

There was a long silence. Mr. Wynum was whiffing his cigar quietly and thoughtfully; his wife was looking over, in a desultory way, a local journal that lay on the table. At length Mr. Wynum rose, and took a turn two or three times across the room.

"Mar.," he said, at last, "the prospect before us is dreadful. Curry *has* behaved very badly. You're quite right. As for Le Poign, he'll be here to-morrow. These people show no mercy. With them 'tis your blood or your money."

Here Mr. Wynum walked backwards and forwards several times through the room. At length he broke out with,—

“That fellow may put me in prison. I’m a stranger here—a foreigner—and the laws concerning debt are very stringent in France.”

Mr. Wynum looked scared at the picture that rose before his mental vision.

“You can’t be punished for another man’s debts,” said Mrs. Wynum, forgetting what she had said a little while before as to her husband’s liability under his promise.

“You don’t know, and you don’t care. The responsibility falls on me—on me alone.”

“I think a share of the trouble falls on me.”

“Every wife is bound to share her husband’s troubles. I hope you don’t refuse to do so?”

“I don’t think I ever have.”

Mr. Wynum sat down, and lay back in his chair. After a while he put aside his cigar, and with half-closed eyes remained perfectly still for a space. Suddenly rising, he approached the table,—

“Mar., my dear, I must have a glass of wine: I’m fainting.”

His hand trembled so he could not hold the decanter. His wife ran round to assist him.

“My dear Mar., I’m dying”—here Mr. Wynum put his hand on his left side. “My heart beats violently. Ah, Mar.!” and he

looked piteously in his wife's face, "when the bailiffs come they'll find me dead."

"Nonsense, Charles, how can you talk so! Though we haven't the money, we can get it. 'Tis only a question of a little inconvenience."

"Ah, Mar.! 't isn't money I'm thinking of. I'm dying—dying!"

"Shall I call Madame Dulait?" And Mrs. Wynum moved towards the door.

"Mar.! Mar.! don't leave—don't leave me. I cannot, I cannot—ah!"

And Mr. Wynum lay back heavily in his easy-chair. Mrs. Wynum had had frequent experience of such scenes since her marriage, and had always weathered them unassisted. When she now offered to call the landlady, it was because she thought her husband's looks implied a wish to that effect. She continued to stand by his side, dipping sippets of bread in wine, which he ate. Two glasses of wine having been imbibed in this way, though Mr. Wynum still maintained his languid attitude, his wife felt confidence.

"I think, if you went to bed, you'd be much more comfortable than lying in this chair."

"Bed!—don't speak of it. I should certainly die there."

“You ’ll be chilled here. If you would only go to bed I ’d sit by the bed-side till daylight comes. You know you always sleep then.”

“Thanks, Mar., my love, many, many thanks. I know I ’m a great burden to you.”

Here Mr. Wynum leaned his head on his wife’s shoulder, and raised his eyes to hers with a look of deep affection, to which she fondly responded.

“Charles,” she said, “you ’re not a burden ; my greatest happiness is to attend on you.”

“Mar. ! my love ! my love !”

Mr. Wynum remained for some time with his head resting on his wife’s shoulder, and her arms encircling him.

“I think you ’re right, Mar.,” he said at length,—“I do feel a chill”; and under this impression he immediately began to tremble, and his teeth to chatter. His wife pulled round him the large woollen shawl she had previously spread over the back of his chair. She poured him another glass of wine, after drinking which she proposed he should try a cigar. He complied, and finally she suggested he should take a turn about the room. Rising slowly from his chair, and leaning heavily with his whole weight on the arm he flung round his wife’s shoulders, Mr. Wynum made

a few steps and paused, made a few more, and so, advancing at intervals, he managed to reach the end of the room. He then retraced his steps, his wife still supporting his great weight. It seemed as though the old man derived moral confidence, even more than physical assistance, from the aid thus given him ; but, with the selfishness peculiar to nervous invalids, he never considered the feelings of the human staff on which he leaned.

So the weary night passed, if indeed that portion of the twenty-four hours can be called night when in our midsummer the two twilights nearly meet. About four o'clock, Mr. Wynum, yielding to his wife's entreaties, undressed and lay down in bed. Then the faithful nurse brought a chair, and took her place by the bed-side, holding her husband's hand, till, after many dozy intermissions and nervous starts, he finally sank into profound slumber.

Mrs. Wynum, instead of going to bed, or even indulging in a nap, went straight to her writing-desk. She had much to do, and the quiet that followed on her husband's sleep acted on her spirits as repose. She had, since her marriage, learned to do with very little sleep, and, in after years, looking back on this

period of her life, she often wondered to think how completely she seemed to have renounced her natural rest. Mrs. Wynum had a good constitution, which was strengthened by the quiet and regular life she had led from infancy, and this fundamental strength was elevated and sustained in action by a lofty spirit that understood its duties, and by a feeling heart that loved them.

At a little after nine Mr. Wynum woke. His wife brought the materials for breakfast on a tray from the sitting-room, the folding-doors of which remained open. Having arranged the eatables on a small table by the bed-side, Mrs. Wynum poured out the tea, and pressed her husband to eat some cold chicken. Mr. Wynum was dainty and difficult to please in his eating, and it was not till his wife had seen him make good way in his breakfast that she commenced her own.

“I’ve written to Mr. Greathart,” she said, “requesting a cheque for what his house owes me. I’ve also written to the broker, telling him to sell out, and send me a hundred and fifty pounds. I think ’tis better to have no more bills, but pay for everything as we get it. When the dividends arrive, we shall then have them clear.”

“Mar., you speak like a book. You astonish me by your business-like precision and forethought.” And Mr. Wynum laughed. Margaret laughed too. She saw her invalid was quite himself.

“I’ve written to Le Poign,” she went on to say, “and requested him to call this afternoon. If he’s very much pressed, I’ll give him what money I have; if not, I’ll ask him to wait a week till our remittances arrive.”

“My dear Mar., you’ve acted in this case with your characteristic promptitude and decision. Le Poign will be quite satisfied to wait a week. ’Tis better not to part with the money you have in hand.”

It is plain from this that Mr. Wynum’s mode of viewing things was considerably altered as day or night happened to reign over his utterances.

Money matters having been thus satisfactorily arranged, Mr. Wynum yielded to his wife’s advice, and consented to repose for another hour, and then rise fresh for the day. He would read, he said; and Mrs. Wynum, having removed the breakfast things, arranged his books and papers on the little table. A cigar was lighted, and Mr. Wynum, having

glanced at the latest English journals, took up his old friend, Butler's 'Analogy.'

Though so feeble in bodily health, Mr. Wynum's mental faculties were as vigorous as ever. Slow to receive impressions, philosophically cool in examining every point and bearing of a question, his understanding should be thoroughly convinced before he gave his assent to a proposition. Endowed with a memory naturally tenacious, and which was strengthened by training based on the reasoning process, a subject once mastered by Mr. Wynum was for ever stereotyped on his brain. This was possibly the reason why he always referred with pleasure to the works that had formed a part of his university curriculum. A copy of Locke and a copy of Butler—premiums won at the university for superior answering in these authors—were always within his reach. Both before and after her marriage, Mrs. Wynum had read the 'Analogy' and Locke 'On the Understanding,' and her knowledge of the text had been often closely tested by Mr. Wynum, who, even in the days of his courtship, would not overlook an error or palliate a mistake in such matters.

"Are you very busy, Mar.?"

“No. I’m only dotting down a few notes for an article; but there’s no hurry.”

“Come over, my dear.”

And then Mr. Wynum asked his wife some searching questions on the chapter he was reading. Satisfied with her answers, he proceeded slowly and thoughtfully to follow out the reasoning of Bishop Butler on ‘God’s Moral Government.’ Having done so for some time—his wife listening attentively, and occasionally making a remark—he closed the ‘Analogy’ and took up a little German tale. German had not entered into the studies of his youth; but he had lately, under the guidance of his wife, commenced to learn the language. It was a proof of the unabated clearness and freshness of Mr. Wynum’s intellect, that in his seventieth year he could engage with profit in the study of a new language.

Such conversations as we have hinted at served as an indemnification to Mrs. Wynum for many a weary day and sleepless night—an indemnification because of the mental pabulum they afforded her; for Mrs. Wynum, as we have already said, was a blind worshipper of intellect. But there was another point of view from which these conversations gave Mrs. Wynum pleasure. As a wife, she

rejoiced to hear her husband launch forth into the ocean of metaphysics, where, it may be observed, that, as Mr. Wynum was neither atheist, deist, nor rationalist, he knew how to steer his course; because it proved the tranquillity of his mind and the consequent re-establishment of his health.

The morning having been thus happily disposed of, Mr. Wynum, some time after noon, rose and dressed. Having partaken of a slight luncheon,—the wing of a fowl, a couple of glasses of Burgundy, and a piece of bread,—his wife said,—

“Now, Charles, I’ve nothing to do more to-day. Let us take a drive into the country: ’twill do you good.”

“Mar., my love, you make me a beggar in gratitude. I shall never be able to repay your kindness.”

“The best payment I can receive is to see you look as well as you do now.”

And they took the drive in the outlying, rocky country about Boulogne, which Mr. Wynum enjoyed very much, all the more because his wife had taken the precaution to bring a small flask of wine and some cakes, wherewith his strength was sustained. He admired the scenery, thanked his wife again

and again, pressing her hand affectionately, and said she made his life happy.

Mr. Wynum dined well : his drive had given him an appetite. After dinner, having sipped a few glasses of wine, as he smoked a cigar, Mr. Wynum dozed gently in his easy-chair, as was his wont. His wife, at the opposite side of the table, fell back in her arm-chair and slept soundly. Worn out by the fatigues of a wakeful night, now that the tension was taken off her nerves by the sight of her husband enjoying himself, Nature asserted her rights, and Margaret Wynum slept the sleep of youth and health. Two hours may have passed thus, when Mr. Wynum, who during his superficial doze had become more than once aware of his wife's somnolency, stirred himself into open-eyed wakefulness.

“ Mar. ! ” No answer. “ Mar. ! ” slightly pushing the person apostrophized ; “ wake up. ’Tis very late.”

“ Oh, do let me sleep ; I ’m exhausted.”

A short pause.

“ Mar., have the goodness to order coffee. I wish for a cup.”

“ Yes, presently. I ’m so tired ! ”

Another pause.

“ Mrs. Wynum, do you intend to order

coffee, or must I? It don't look well for a man, who has a wife, to be obliged to order his servants."

No reply. Mrs. Wynum was again fast asleep. A slight shake from her husband, who was now standing beside her.

"I wish, Mar., you'd get up. You don't know the injury you do yourself by sleeping so much."

"Oh, I'm so tired!"

"My dear, make an effort and wake up. By this constant sleeping, you throw the blood continually on your brain, and run the risk of having a stroke of apoplexy."

"O-h-h, I'm so tired—so dreadfully tired! I had no sleep last night; I've had no sleep for several nights. I'm dreadfully tired."

"My dear Mar., wake up: don't be obstinate. There's the servant at the door. Don't let her see you asleep: you don't know what she may think. Open your eyes."

Coffee was served. Mr. Wynum, tranquil in body and mind, because of the long refreshing slumbers he had enjoyed, and because of the satisfactory arrangements made by his wife respecting money affairs, thought he should like a game of chess. The board was brought; two hours were passed at a game, and Mrs. Wynum, thoroughly roused, did not venture to be sleepy again.

CHAPTER VI.

THE Wynums did not return to London till about the middle of November. Mr. Wynum had received his dividends through Mr. Browne, and had presented his wife with a handsome diamond ring, thanking her, at the same time, in the most delicate manner, for the way she had, during the past half-year, supplied the deficiency in his income.

Mrs. Wynum was glad to return to London for many reasons, one of which was that her friend Agnes had become a mother; but amidst all the joys of maternity, and all the comforts of a happy wifehood, Mrs. Browne longed for the presence of Margaret, and urged her return to England. Mr. Browne wrote in the same strain, and playfully held out as an inducement the prospect of embracing his little Martha; for Mr. Browne, much as he loved his wife, was too good a son not to give his eldest daughter his mother's name. "Oh, Margaret,"

said Agnes, writing on this subject, "if you only knew what a good son and a good brother George was to a widowed mother and a widowed sister ! His long absences from town, which you remember we often talked of, were because of visits to them. Circumstances prevented his living with them, but he was their great comfort and support. Your aunt knew all about it."

The affectionate solicitude exhibited by friends for their return might naturally be supposed to weigh with Mr. and Mrs. Wynum, and it did ; but there was also another motive that made them desirous to revisit London. Mr. Browne's letters told high tidings of Henry Morton. His house was doing extensive and safe business, and was well spoken of ; the Paris branch, too, was flourishing. Such intelligence had always afforded much satisfaction to Mr. and Mrs. Wynum. Each thought, but did not say to the other, that a man in Harry Morton's position could find no difficulty in advancing a few hundreds to his sister. Influenced by these considerations, Mrs. Wynum one morning went into the City to have a talk with her brother. The conversation between the brother and sister was of a grave and earnest character. Mr. Wynum had drawn his half-year's divi-

dends, which, as usual, had not sufficed to meet half the demands on them; but Mrs. Wynum, with the help of her private resources, had paid every bill, retaining still a small sum in hand. Mrs. Wynum did not feel anywise alarmed at the prospect before her. She and her husband had so frequently talked over their monetary affairs, and had so invariably arrived at the same conclusion, that Margaret felt no embarrassment in asking her brother to advance her a couple of hundred pounds, and adding that she hoped, during the coming year, he would be her banker. Harry assured his sister she might command him in all things, and said he had often wondered how she managed, her resources being so small and her expenses so large. After this preamble, Mr. Morton took Mrs. Wynum into his confidence, and told her the keeping up of an establishment in London was ruinous: it was well for her she knew nothing of it; but it was only women who had children that knew the real cares of life. Poor Marie! It was astonishing what she did in her quiet way. He had occasion to go to Paris, to superintend the house there, and he intended to take his wife and children. It would be a capital thing for the children; they would learn French without an effort. His sole

real anxiety was about his sister. Poor little Marie could accommodate herself to anything: she had been brought up on small means. But it was different with his sister. He had considered her position. To remain in lodgings whilst Mr. Wynum's health continued so feeble would be very dreary. Would not Margaret like to go into a boarding-house?

Seeing his sister hesitate, Mr. Morton went on to explain what he meant. It would be little more than a private family—three or four persons living with a nice elderly lady, just as she had done with Mrs. Keel. Mr. Wynum would then always have society, and his game of whist of an evening; the expense would be much less than living in lodgings, and, besides, she would know to a shilling what she had to pay. “And, Margaret,” said her brother, in conclusion, “you would have more time for yourself; there would be less strain on your health, for we all feel—Marie and I feel it very much—that you are overtaxed.”

Margaret was greatly touched by her brother's speech. He went on to say that the living in a boarding-house was merely a suggestion; she could think it over, and call in a few days, and let him know her determination, when they would talk of money matters.

When Mrs. Wynum, having thought over her brother's suggestion, resolved to board in a family, she had not the slightest suspicion that she was carrying out a project of old Grant's. That wily financier believed it essential to his interests that Henry Morton's sister should be fixed within some narrow circle, where her contracted expenses would lessen the probability of her making any demand on her brother. In the confidential chat in which Mrs. Wynum communicated her resolve to Harry, that gentleman, whilst expressing the greatest admiration for his sister, and the tenderest sympathy for her trials, contrived to become acquainted with the exact state of her finances, and was surprised to learn that she had not only expended all her aunt's legacy, but nearly all the little fund she had laid by out of her personal earnings.

"Why, Margaret, you've only been married two years and a half."

"You must remember, Harry, that Charles is an invalid, and has many wants. Travelling is expensive, and doctors' bills are enormous. I economize as much as I can."

"You economize in your own dress, Margaret. We all remark that. I'm sure Marie—

I mean Julie—spends as much in two months as you do in a year.”

“I never was fond of dress. I’m satisfied to look respectable.”

“Well, Margaret,” said Harry, with something like the humour of former days, “you can’t help looking respectable, so we’ll give you no credit for that.”

“But, Harry, you’ll let me have the 100*l.*? I’ll advertise for board in a family, as you advise. I dare say ’tis the best thing I can do.”

“You write the advertisement, Margaret, and Ned will take it to the *Times*. I’ve no doubt you’ll find the thing you want, and everything will go well. You’ll give me a reference of course. I’ll arrange the affair, and you’ll have no further trouble.”

Her advertisement brought Mrs. Wynum about two hundred answers. Every kind of attraction was offered. Musical society, piano, and singing constituted the bait of one respondent; another held up foreigners of three different nationalities, amongst whom a lady and gentleman wishing to perfect themselves in French, German, or Swedish would find incalculable advantages. A widow lady, with a daughter who was a “decided Christian,” held out the inducement of prayers morning

and evening and pious conversation at all times. Each writer offered a specific attraction. One was tempted to wonder how, when such charming people condescended to receive boarders into their family, a vacancy could still exist.

From amongst the many applicants Mrs. Wynum selected one—Mrs. Goodwill, a widow residing at South Kensington, whose family consisted of two daughters. As boarders she had two gentlemen, quiet, respectable, well-educated men, with whom Mr. Wynum could converse on equal terms, and both of whom, not being young, were fond of a game of whist of an evening.

Mrs. Wynum was soon settled down at South Kensington, the flutter of removal had subsided, and she and her husband were beginning to feel at home, when a letter arrived from Henry Morton. It was addressed to his sister, and contained a cheque for ten pounds, together with many lamentations over his inability to send her more just then, as he was setting out for Paris, where Marie and the children were to join him in a few weeks.

This letter was a great disappointment to Mrs. Wynum—so great that she refrained from showing it to her husband till next day, when Mr. Wynum declared he would send “Master

Harry a switching epistle," and so he did. Thus Mrs. Wynum had the double mortification of being disappointed of the money, on which she had reckoned, and of seeing a quarrel originated between her husband and her brother. She showed the letter to Ned, who shook his head ominously. Ned affected great wisdom, said the Grants were at the bottom of it all, and that they would 'be Harry's ruin; but, at the same time, nothing could excuse his conduct to her.

"And now, Margaret," said Ned, "I must tell you, unless you stand by me I'm done—I'm a ruined man."

"What has happened?"

"Well, Harry is off to Paris, and Richard Archibald is at the head of the London house. I tell you, Margaret, he's a bad fellow. I was in the office to-day when he came in. I was speaking to Ebenezer Grant, and Archibald told him the office was no place to receive visitors; he must see them at his own house. He ignored me altogether. He's a bad fellow, I tell you, Margaret. But I needn't tell you what he is. He's only our brother's partner; and Harry has greater rights to the firm,—'tis he does all the work."

"I think you're right in that."

“Of course I am. Margaret, you know more than I do about that business. But this I say, I hate that fellow, Archibald, with his conceit about being a professional man. If he’s the great lawyer he pretends, why doesn’t he live by his profession? He’s living by trade, and taking airs over the people that work for him.”

“Ned,” said his sister, quietly, “there’s no use in quarrelling. If I were in your place, I wouldn’t take any notice of Richard Archibald: I’d keep away from the office till Harry comes back.”

“I must keep away from the office,—I couldn’t go there; but”—here Ned rose from his chair and walked about the room excitedly—“I’ll pay Mr. Dick Archibald.”

Margaret was distressed by Ned’s position. She made him accept a half-sovereign, and told him she would make arrangements with Mrs. Goodwill, in virtue of which he could dine at South Kensington when he pleased. Ned went off, declaring he would always “stick” by his sister; and Mrs. Wynum returned to her writing-desk.

Mrs. Wynum’s life at South Kensington promised at the outset to be very peaceful. She managed to finish her day’s allotted work

before one o'clock, after which she took Mr. Wynum out for a walk, or a short drive, sometimes taking a cab to Kensington Gardens, alighting at the gate, and strolling on towards the Serpentine, resting at intervals on the seats or chairs scattered about.

There were normal days, dull but tranquil; but there sometimes occurred abnormal days, and, still worse, abnormal nights, when the demon of nervousness took possession of the invalid, and, with unexplainable, groundless fears, scared his imagination till the poor physical frame was flung prostrate before the power of vain chimeras. These very severe attacks came on at night; but their effects often continued during the succeeding day, when the recollection of the past night's suffering, or the apprehension of the coming night's terrors, kept the poor sufferer in trembling fear. If sleep came with daylight, all was well, provided the sleep were sound and long; but sometimes only a restless, unrefreshing doze supervened, and which was soon broken. Then the house became intolerable, and long before breakfast Mr. Wynum might be seen, leaning on the arm of his wife, wandering about the neighbourhood of the Exhibition Road. After breakfast he would doze in his chair, and take, in the

afternoon, a drive through Regent Street and its locality, for, like nervous patients in general, he detested the monotony of country roads and country life altogether.

One evening Ned Morton appeared unexpectedly in Mrs. Goodwill's drawing-room. His sister had not seen him for four days. He was in high spirits; and after half-an-hour's conversation, in which the Foreign Office and the names of several members of the Cabinet were mentioned, Ned made his sister aware that he had something to say to her in private. Margaret got up a whist-party for her husband, excusing herself from taking part in the first game, and descended to the dining-room, where she was soon joined by Ned.

"Well, Margaret," said the young man, "I've got something to do at last; but, I regret to say, I must ask you to do it for me."

"If I can," said Margaret.

"Oh, you can. But it's very painful to me to be obliged to trespass on your time, knowing what troubles you have."

"What's the business, Ned? Will you be paid for it?"

"Paid! Splendidly. I expect to make a handsome thing of it. Besides, it may be the beginning of something good. I'll tell you

what it is. I knew Lawton abroad. He was attached to the Embassy. He's one of the cleverest fellows in England, and highly connected. Some time ago he gave me an introduction to Lorriker, who, by a lucky turn, has been made Under-Secretary in the new Ministry. I called on him several times; he promised not to forget me; and this morning I had a note from him. He asked if I could do some German translations. I said I could. No matter, Margaret; I know I don't know German, but I never give in,—I never acknowledge I'm beaten. Lorriker gave me these German periodicals. They contain a series of articles on Russian encroachments in Asia. He wants 'em translated at once. You mustn't let 'em out of your hands: you see to whom they belong?"

Ned pointed to the fly-leaf, where the name of Lord Skipping, the Foreign Secretary, was inscribed. Mrs. Wynum turned over the leaves. They were double-columned quartos.

"You'll have it done by Friday, Margaret?" said her brother.

"Friday! and this Monday evening? 'Twould be impossible."

"You have three clear days."

Mr. Ned, like many other idle gentlemen,

put a very high estimate on the working powers of other people.

“Four numbers and four long articles,” said Mrs. Wynum; “there’s nearly a fortnight’s work here.”

“Look, Margaret, ’twould be a fortnight’s work to another person. But don’t think me unkind or unfeeling: I know you sleep very little. I’m very sorry for it, and I feel for you. I’ve seen you at your window, writing, at five in the morning, when I’ve passed; and I know you often write at night, when Mr. Wynum sleeps in his chair and won’t go to bed.”

In reply to these strong arguments, showing how the translation might be expedited, Mrs. Wynum only said she would do the best she could, and just then, hearing her husband ask for her, she hurried to the drawing-room.

The translation was at length finished, but the remuneration given by the Under-Secretary fell far short of Ned’s calculation. When the account came to be settled, actual tens represented expected hundreds. Ned told his sister he was disgusted, that public opinion had turned dead against the Ministry, and, for his part, he wished they were out. However, Ned, wisely bottling his indignation, said the

job, small as it was, might be the beginning of something better.

Mr. Ned Morton was not mistaken. The translation done for the Secretary of State entailed other jobs, equally profitable to Ned and equally laborious to his sister. How often did she defraud herself of her natural rest, rising betimes of a morning, or sitting up late at nights, to finish an article of Ned's! She pitied poor Ned, who had not a shilling in the world but what she gave him or earned for him; and when she put into his hands a finished article, she tried to console him with the assurance that these periodical writings would do him credit, and could not fail to be the foundation of some permanent good for him.

"Well, Margaret," said poor Ned, one day, on receiving an article from his sister, "what could I do without you? But, though I'm down now, I've a presentiment that my day will come. I'll not be dependent on the good-will of either Henry Morton or Richard Archibald. I'll be independent. And, Margaret, remember this: I'll stand by you to the last shilling; I'll stick to you."

CHAPTER VII.

THE monotony of Mrs. Wynum's existence was one day broken by a visit from her brother Henry. He arrived breathless, full of haste, and apparently laden with important intelligence. He hurried up to Margaret, kissed her affectionately, shook hands with Mr. Wynum, and flung himself into a chair. His relatives, taken by surprise, stared at him. Mr. Morton was greatly excited. Fortunately his sister and her husband were alone. Noting her brother's agitation, and apprehending some unpleasant disclosure, Margaret rose and gently closed the door, which Henry had left open on his hasty entrance. She resumed her seat and sat silent, as did Mr. Wynum.

"I suppose you've heard the news," said Mr. Morton.

"What news?" said Margaret. "We've heard nothing."

"Julie has run away from her husband."

Mr. Morton's lips became dry and white as he spoke.

"Gracious Heavens!" exclaimed Mrs. Wynum, rising and clasping her hands, "'tis impossible!"

"No; 'tis true, 'tis too true. 'Tis a horrible disgrace to my children—a fearful calamity for my wife and me."

"I cannot understand it," said Margaret, dropping back in her chair.

"She went off with somebody, I suppose," said Mr. Wynum, calmly.

"Yes," said Mr. Morton, who was now very excited; "she's gone off with that singing master, that Pole, that cursed foreigner! I wonder Archibald ever allowed such people into his house. These foreigners are all a bad lot."

"Mar., my dear," said Mr. Wynum, "give your brother a glass of wine—'twill help to compose him; and take one yourself, my dear. This news has disturbed you."

"Poor Julie!" said Mrs. Wynum, whose face betrayed profound emotion, as she gradually recognized the full import of the fearful intelligence brought by her brother.

"Poor Julie!" burst out Mr. Morton.
"Poor Marie, I say. Poor mother, too!"

'Tis they're to be pitied. But Julie never thought of any one but herself. My wife was always devoted to her family."

"But not to her husband," thought Margaret, as she sat silent, looking at her brother, and contemplated in spirit the disastrous consequences of his unfortunate matrimonial connexion, at the same time that agonizing pity filled her heart for the degraded Julie.

"This is a terrible affair for Archibald," said Mr. Wynum, after a pause. "'Tis an indelible disgrace. The misconduct of a wife is a stain that must follow a man to his grave. And then his children. There are children, I believe?"

"Two—a girl and a boy."

"'Tis a terrible case. The bad conduct of a mother blights a daughter's prospects in life, and makes a son bow his head in shame."

"When did you come to London, Harry?" said his sister, "and how did you hear of this misfortune?"

"I arrived last night. Dick wrote me a cold, strong letter, saying he would seek a remedy in the Divorce Court. That would be, indeed, what Mr. Wynum calls an indelible disgrace. My wife and children would never get over that. I talked to him a long time last night;

I talked to him for hours this morning, but he's so cursedly fond of law, and so proud of being a lawyer, that nothing will turn him from his purpose. He's a selfish, obstinate man. He always was so. Margaret, you know how he behaved to poor aunt and to you, too."

"With the past, Harry," said Mr. Wynum, in his customary measured tones, "we have nothing to do. We look only at the present affair as it stands. As a man of honour, I sympathize with Archibald. The sense of disgrace arising from a wife's bad conduct must weigh any man down. I cannot imagine a greater humiliation for a gentleman."

"That's all very well," said Mr. Morton, warmly; "but I must say Dick is much to blame for Julie's conduct. He neglected her, he ill treated her; he didn't take proper care of her."

"My dear Harry, I've seen a great deal of life, and this I say as the result of my experience. If a married woman can't take care of herself, she's not worth taking care of. I don't believe a married woman is ever seduced. I even go so far as to say she must be the seducer."

"Is not that a harsh judgment?" said his wife.

“No, my dear, ’tis not. Look into your own mind, and you’ll find I’m correct. A man may make advances to a married woman, but she knows how to stop him at once if she respects herself. The most audacious man won’t persist in such advances if he doesn’t meet encouragement.”

Mrs. Wynum made no remark. Mr. Morton, too, maintained silence for some time. At length he said,—

“I must be off to Richmond. I want to see Dick and persuade him to keep out of the Divorce Court. But he’s so obstinate! He’s so revengeful! And the firm will go to ruin. There’s no one to look after the business. I’m obliged to leave the Paris house; and Dick won’t go into the City, I suppose, now. ’Tis a cursed affair, but ’tis all his fault. By-the-bye, where’s Ned?”

“He’s at Mr. Towers’s; but I don’t know the address.”

“Who is Mr. Towers?”

“A gentleman whose acquaintance Ned made lately, and with whom he often spends a few days.”

“You don’t know the address?”

“No. I had a note yesterday morning to say he was invited by Mr. Towers to spend a

week or ten days, but he didn't give the address."

"That's unfortunate. I could have put him into the City office. He wasn't able to get on with Dick, but the present emergency would have been an opportunity for him."

Mr. Morton started for Richmond, and Mrs. Wynum made every inquiry in her power to discover Mr. Towers's address; but Ned, who was mysterious about trifles, had not taken any one into his confidence on this important point. Mr. and Mrs. Wynum talked over the Archibald affair, and waited with considerable anxiety the result of Harry's interview with his brother-in-law. Meanwhile, Margaret wrote a letter of sympathy and condolence to Marie and Mrs. Grant. Harry had requested her to do so, saying it would be a great comfort to his poor wife; but Harry overlooked the fact that, though he was so ready to make his sister a sharer in his domestic calamities, he had long forgotten to invite her to share in his family joys or festivities.

On the following day Mr. Morton returned from Richmond angry and dispirited. Mr. Archibald would pursue his own course, and had instructed counsel to bring his case into court. Harry again asked after Ned, and ex-

pressed much disappointment at not being able to meet him.

"Everything has gone wrong," said Mr. Morton, as he sat with his sister and her husband after dinner; "everything was wrong from the beginning. If Julie was a bad wife, Archibald was a bad husband. I don't want to excuse her. She wasn't a good sister. She seldom came to see my wife. She had Mrs. Riddle for a friend and companion."

"Talking of Mrs. Riddle," said Mr. Wynum, thoughtfully, "she never seemed to me a very desirable acquaintance for a young married woman."

"You're quite right, Mr. Wynum, quite right. Mrs. Riddle is a showy, flashy, flaunting woman, living away from her husband. That says enough of any woman."

"But, Harry," said Margaret, "I met her at your house."

"Yes, Margaret, I know you did. Her aunt—as good-hearted a woman as ever lived—is a great friend of Mrs. Grant's. They're two good-natured, unsophisticated women. They don't suspect harm in any one. But as for Mrs. Riddle, I don't like her. I think she was a bad adviser for Julie, altogether an improper person to be so intimate at Verona

Villa. I've no doubt that in the end she helped to make matters worse between Dick and his wife."

"My dear fellow," said Mr. Wynum, "you excite yourself more than enough. The case is bad, very bad, but let us look it steadily in the face, and see what can be done. I must confess the point that most surprises me is the part Mr. Singanoffski has played. I've met him repeatedly at Archibald's, and found him a very respectable, thoughtful man, by no means a man likely to betray the hospitality and honour of a house where he was received as a guest."

"That's all very well, Mr. Wynum, but I must say I don't like foreigners. They're a bad lot. I never received any in my house."

"My dear Harry, pray don't be illogical," said his brother-in-law, smiling. "'Tis unphilosophic to condemn a nation, or even a class, wholesale. We, English, are a bigoted people, too self-sufficient, too apt to sneer at foreigners, by whom, in return, we're laughed at. Now, Harry, excuse me a moment"—Harry seemed inclined to interrupt,—“don't you think as many Englishmen as foreigners appear as co-respondents in our divorce cases?"

"I don't deny it. Of course there are

more Englishmen, but that's no reason why we should trust foreigners in our houses and families."

"Nor any reason why we should receive Englishmen into our houses."

"Certainly not, certainly not. You're quite right. Still I don't like foreigners: they're a treacherous lot."

"My dear Harry, take two nations, equal in civilization, compare them, and you'll not find that the individuals composing each have much to boast of over their neighbours."

"I dare say not. You always admired foreigners. Dick is wild against them at present. It strikes me you might do some good by talking to him. He always respected your opinion. Margaret, too, might speak to him against going into the Divorce Court. In fact, 'tis her affair as much as mine."

"By no means, Harry. Your sister has nothing to do with the affair. Mrs. Archibald is no relative of hers, though she is of yours. Had *your* wife disgraced herself, the shame would be reflected on your sister, but with your wife's sister she has nothing to do. Mrs. Archibald has long ceased to be even an acquaintance of Margaret's."

"I know that. But we mustn't expect to

meet another like Margaret. I do think, Mr. Wynum, if you would speak to Dick, you might do some good."

"I'd rather not, Harry. Every man must be the guardian of his own honour, and must understand his own domestic affairs best."

Ten days passed, on each of which Mr. Morton called on his relatives at South Kensington, and sometimes dined with them. He had not been able to change his brother-in-law's resolution to proceed in the Divorce Court, and was preparing to return to Paris, carrying with him the uncomfortable conviction that his journey to London had been fruitless. His sister, having a great deal to say about her personal affairs, had a private interview with him; but she first generously spoke of Ned, and begged that he would do something for their young brother. Harry declared he was most anxious to provide for Ned, but where was he? Nobody seemed to know. He would have put him into the London house, and the little unpleasantness between Ned and Dick might have been overstepped in the existing confusion. And what was the consequence? Ned not being forthcoming, poor old Mr. Grant, overwhelmed as

he was with grief, literally dashed to the earth because of his niece's bad conduct, had roused himself by a great effort, and, rather than allow the business to suffer, actually took upon himself the work of the office.

This intelligence was very distressing to Mrs. Wynum. She next spoke to Harry about her own monetary affairs. Could he advance her a hundred or even fifty pounds? Harry lifted up his hands.

"My dear Margaret, I'm very sorry to hear you're in want of money. I don't understand how it can be, living so quietly and economically as you do here. I assure you I wish I and my wife could curtail our expenses as you have done yours."

"'Twas necessity obliged me to contract my expenses."

"I know that, of course. But Marie and I feel the necessity without being able to submit to what it demands. Were we to narrow our expenses to the point we could wish, my credit would be ruined. For a commercial man, credit is as important as money; in fact, sometimes 'tis better. The whole weight of keeping up the credit of our firm both in Paris and London falls on me, and I'm happy to say there's no house of our standing has a higher

repute. I could get 30,000*l.* to-morrow on my word."

"Well, Harry, if your credit is so good, you can have no difficulty in advancing me the small sum I ask. A hundred pounds can be nothing to a man in your position."

"My dear Margaret, had I known that you wanted this money, I would have made arrangements, but, summoned so suddenly to London by this unfortunate affair of Julie's, I hadn't time to write and tell you I was coming. Oh, Margaret! you don't know how upset I am. This dreadful business may be my ruin. I don't know what turn Dick may take. He may withdraw from the firm altogether, and then where am I?"

"From what I know of Richard Archibald," said Mrs. Wynum, "I would say he'll not give up his business whilst 'tis money-making. And terrible as is the catastrophe that has fallen on him, I expect to see him face the world with a bold front."

"Well, I hope so, I hope so. At present all the burden falls on me. And poor Marie, that in other cases is a comfort and support to me, is now crushed herself. Margaret, I really can't bear to think of what has happened; 'tis too terrible."

“ ’Tis indeed terrible,” repeated Mrs. Wynum. “ Wretched Julie ! Unhappy, dishonoured Richard ! ”

“ I admit he’s unhappy ; but he’s so obstinate ! He’s mad now after law. ’Twas a curse to him the day he was called to the Bar. Though he never earned a pound by it, the Bar is his great boast. After all, Margaret, ’tis well for Richard he has a thousand a year private property. He’s not dependent on business. I’m obliged to work hard.”

Two days elapsed before Mr. Morton again appeared at South Kensington. He arrived half an hour before dinner-time.

“ I’m come to dine with you,” he said, laughing, as he shook hands with Mr. Wynum after having embraced his sister.

“ You’re very welcome,” said Margaret, warmly.

“ The more welcome,” said Mr. Wynum, courteously, “ because uninvited. Mar., my dear, pray tell Mrs. Goodwill your brother dines with us. Harry, you look tired ; you must have a glass of wine before dinner.”

“ Thank you, I will. I’ve just come from Richmond. I’ve had such a battle with this brother-in-law of mine. By-the-bye, any account of Ned ? ”

“I think not. Ned lives partially in this house, but has lodgings outside. For myself, I seldom see him, excepting at dinner. I don’t believe his sister has heard from him since you have been here.”

Mrs. Wynum just then entered the room, and confirmed her husband’s opinion.

“’Tis most unfortunate,” went on Mr. Morton. “I could put him into the office now, and permanently, whilst Dick stays away. Mr. Wynum, ’t isn’t often a man has reason to praise his wife’s family, but this I must say, only for poor old uncle Grant I don’t know where I should be to-day.”

“You’ve seen Richard?” said his sister, inquiringly.

“Yes, and had a confounded row with him. There he is with his solicitor, preparing affidavits and citations and summonses. For my part I don’t understand how a man can publish his own disgrace.”

“My dear fellow,” said Mr. Wynum, “don’t agitate yourself before dinner. We’ll talk these matters over after.”

The post-prandium information given by Mr. Morton to his hosts did not add much to their previous knowledge of the family affair then uppermost in their minds. Mr.

Archibald's mood was unaltered. He was determined to seek legal redress for his domestic wrongs.

"I must let it stand as it is," said Harry. "There's no use in talking to an obstinate man. He's determined to have his child back."

"Oh, I forgot," said Margaret. "The mother took the eldest child—the little girl."

"Yes, and left the little boy. Archibald is determined to have his daughter back."

"And quite right," said Mr. Wynum. "Such a woman is no fit guardian for children, more especially for a little girl. Archibald is right to have back his daughter. A wife is the depositary of her husband's honour, and when she betrays her trust she must be treated as a castaway."

"Well, I suppose so," said Mr. Morton; "but if Dick gets a divorce Julie will marry again. What a disgrace for my children!"

"I don't envy the man that marries her. However, my dear Harry, these are consequences to which we must submit patiently. I cannot say public opinion is unjust in these cases. Had Archibald's wife distinguished herself either by great talents or great virtues, your children would be proud to call her aunt, and would arrogate to themselves a portion of

her excellence, which public opinion would have conceded; and public opinion, being willing to grant concessions in the one eventuality, has a right to enforce penalties under the actual circumstances."

"I suppose you're right, Mr. Wynum; but I know it's very hard on my wife and children."

"It must be borne," said Mr. Wynum.

"Of course, of course. But, Margaret, I haven't told you all my day's adventures. I was walking through Richmond on my way to Verona Villa, when a servant ran after me and said her mistress would be glad to see me for a minute. I asked the name—'twas Mrs. Riddle. I said I was greatly pressed, but, looking up, I saw Mrs. Riddle at the window and poor old Mrs. Sams standing beside her. I couldn't refuse. I went in, not intending to stay a minute. Would you believe it? When Mrs. Riddle saw me she burst into tears. She talked of Julie, and actually sobbed. She blamed Dick very much, and said he hadn't taken proper care of his wife. The poor old aunt went out of the room, and returned with Julie's little boy in her arms. The two women kissed the child and cried over it. And the little creature seemed so fond of them, and

clung to them so! Really my heart was touched, for I thought of my own little ones. Yes, Margaret, I do believe Dick was a bad husband. Mrs. Riddle advised me not to be hasty with him. He is a violent man. She has seen a great deal of him. She says the best way is to let him have his children: that will induce him to keep his home. She's right, I'm convinced of it; but what she told me of his conduct to his wife exasperated me, and riled me against him, so that when we met I wasn't in the best humour. The fellow said something against my wife and against her mother. I gave it him back, and so we parted."

"Did you see Mrs. Riddle again?" asked his sister.

"Yes. I called on her at my return, and told what had happened. She wasn't at all surprised; she knows Mr. Dick well. She advised me to leave him to himself. She'll take care of the little boy till the girl is found. That's lucky for me. My wife and her mother charged me over and over again to bring the children to Paris. How could I do that? Besides, as Mrs. Riddle showed, 'tis better Archibald should have his children with him. 'Twill keep the home together; I start for Paris to-morrow."

“Harry, my boy,” said Mr. Wynum, “you’ve done all you could in this business. Lay it aside now; forget it, if possible; take your wine. How do you find these cigars?”

Harry took the advice of his brother-in-law, who before the final leave-taking contrived to leave the brother and sister together. Margaret again referred to money matters, and Harry protested that the first money he could “lay his hands on,” after his arrival in the French capital, he would send to his sister.

CHAPTER VIII.

MR. MORTON'S arrival in Paris was duly notified to his sister in an affectionate note, wherein he dwelt pathetically on the low and depressed state in which he had found his wife and her mother, and made a very elaborate picture of sisterly and maternal grief. In a postscript, Mr. Morton informed his sister that he had not forgotten the subject of their private conversation, and would bear it in mind. Mr. Wynum read the note, and told his wife he believed her brothers thought of her only as a useful tool to which they had recourse when in need.

Margaret felt the truth of her husband's remarks, and felt it in a wider signification than the speaker intended. No matter what turn events took in her family, a bitter fruit was always presented to her lips. Her husband put a climax to his oration by declaring his belief that her brother would never pay the

money he owed her, unless compelled by the strong arm of the law, an instrument which Mr. Wynum professed himself ready at the proper moment to wield.

Mr. Edward Morton had become an *habitué* of Mrs. Goodwill's house. For some time he kept quiet, conducting himself as became his sister's guest; but Ned was a vain man, who would rather reign in the lower regions than serve in the upper, a propensity which proved as fatal to him as it has done to many others. How he managed it nobody could tell, but before the lapse of a month he came to be regarded, in Mrs. Goodwill's house, as the representative of the house of Morton, Archibald & Co., and was listened to and flattered as such a position deserved. Having attained this point Mr. Morton avoided the drawing-room of an evening, knowing he could not swagger in his sister's presence, and that Mrs. Wynum would soon bring his tall talk very low. Ned had ingratiated himself into Mrs. Goodwill's favour, by procuring her three gentlemen boarders—an addition that added considerably to his own influence in the house.

In addition to all this, his unremitting assiduity to the young ladies had the effect,

not alone of inflaming their imaginations, but their mother's also. Mrs. Goodwill knew no reason why Mr. Morton should not take a fancy to one of her girls.

Under the influence of such feelings, Mrs. Goodwill had, more than once, dilated in Mrs. Wynum's presence on the respectability and antiquity of her family, and moaned over the reverses that had reduced her to the position she then held. However, she thanked Heaven her daughters were well brought up and fit for any society. Such remarks, generally addressed to Mrs. Crispin, were attentively listened to by that lady, who never failed to pronounce a warm eulogium on the daughters Goodwill.

It was plain to Mrs. Wynum that her brother had been talking to Mrs. Goodwill, and had, without malice, but merely in the rattle of conversation, and carried away by the vanity of wishing to make himself the centre of the circle, given her to understand that he had defended her daughters against some remarks of Mrs. Wynum. This surmise was quite correct. Ned's folly had a two-fold effect: it made Mrs. Wynum unpopular with her landlady, and caused the latter to believe that Mr. Morton must have put forth serious

views with regard to her daughters when he incurred a rebuke from his sister.

These misunderstandings gave rise to much unpleasantness. Then there was Mrs. Crispin thrown into the ranks of the opposition. Mrs. Crispin, the only lady lodger besides Mrs. Wynum, was quite a lady in tone and manner. She admired Mrs. Wynum's devotedness to her husband; she appreciated her steady self-denial and calm reserve, and was always glad when she could get a few minutes' conversation with her. But Mrs. Crispin and Mr. Wynum did not get on well together. The lady was not young; she had seen a great deal of life, and the effect of her experience was to make her profoundly selfish,—her personal comfort was her first and last thought, but as she was too well-bred to allow her motives to obtrude, she attained her ends in a quiet and lady-like manner. She and Mr. Wynum were soon set in antagonism. He told his wife, privately that he had not been half an hour in Mrs. Crispin's society when he penetrated her selfish propensities. Mrs. Wynum merely said Mrs. Crispin was old,—at the least seventy, spite of her good looks and the lightness of her movements. Mr. Wynum answered, somewhat sharply, that was a description, not an explana-

tion of the case, as all persons verging on seventy were not selfish.

"Stoker," said Mr. Wynum one day at dinner to the eldest of the gentlemen, "I've often remarked through life that old women live very long."

Mr. Stoker, taken by surprise, laughed and admitted that old women did generally live very long.

Mrs. Crispin, applying the remark to herself, replied to the best of her ability.

This is only a specimen of the skirmishes that took place between the adverse parties. However, there often occurred a truce during which the amenities of life were so sweetly carried on that one might fancy a lasting peace was established; but the error could not be of long duration, for the war-trumpet again sounded, vizors were lowered, lances couched in rest, and a great deal of polite sharp tilting carried on.

Who can wonder that Mrs. Crispin was easily won over to be a partisan of a soft-tongued, obliging, well-to-do young man like Ned Morton, who paid her much court, and brought her a great deal of palatable gossip learned from West-end club-men, and who when he could not learn exercised his faculty of

invention? The gentlemen now shunned the drawing-room of an evening, and Mr. Wynum was no longer able to procure his game of whist.

Such were Mrs. Wynum's relations with the inmates of the house in which she lived, when her husband was attacked by one of his periodical illnesses, and which confined him—and his wife as his nurse—to his room during seven weeks.

Seven weeks—forty-nine days—seem a long space of time when passed in the close atmosphere of a sick-room, watching, tending, humouring and endeavouring to amuse an aged, nervous invalid.

Forty-nine days so spent do not present a cheering picture; but combined with these forty-nine days were forty-nine nights, dark, cold, sleepless, lonely, and the darkness, coldness, sleeplessness, loneliness, and anxiety were so intense as to make the days, that seemed so dreary to outsiders, a time of quiet happiness to Margaret Wynum who lived through both.

It was past eleven o'clock one night when Margaret opened her bed-room door and stepped on to the lobby. She leaned on the banister and looked down through the staircase. The sound of voices from below, the reflection of the lights, and the change of air,

slight as it was, revived and amused her. She had not been many minutes on the lobby, when the drawing-room door opened, and laughter and words, noisy, jocose, and valedictory, issued forth. Margaret stepped softly back and closed the door, lest the invalid should be disturbed. She then returned and took her place near the banister, but at a distance that put her beyond the observation of those below. Light and loud was the merriment of the folks in the drawing-room, and loudest and gayest and merriest of all was the voice of Ned Morton, whose leave-takings were prolonged by the interspersions of lively jests and humorous retorts. He was the only non-resident of the party; but two of the gentlemen *would* accompany him to his lodgings, which were just round the corner. The landlady and one of her daughters attended him to the house-door, where osculations commenced in the drawing-room were renewed.

Margaret returned to her room. She resumed her seat, and smiled as she thought of Ned. "How superficial, how vain he is!" she said within herself. It did not occur to her to say, "How false!" because a suspicion of falseness did not enter her mind. She looked across at her husband. He was still slumbering in his

easy-chair. He had got out of bed only a short while before dinner, and soon after eating had fallen into a doze, from which his wife gently roused him to take a cup of tea and some toast, after which he slept again. Margaret continued to watch. Midnight soon sounded, and gradually the noises in the house subsided; all had retired to rest. Still Margaret watched. She observed with pleasure that her husband's breathing was deep and regular, but she feared he had been too long without eating. He woke about two, shivered as if with cold, and said the room was very dark. The fire was soon stirred into a blaze, and the candles lighted. The invalid thought he would like a little beef-tea. The apparatus for warming was at hand, and the beef-tea was soon ready. A change of opinion gave the preference to negus. The water was quite hot, and would boil in a minute; but before that minute had expired wine unmixed was in the ascendant. Margaret prevailed on him, after he had drunk a glass of wine, to eat some jelly. He consented, felt better, and thought he should like a cigar.

“Mar., my love, why are you so dull? Why don't you speak?”

“I believe I 'm a little tired.”

“Tired! Oh, no, Mar.; you’re never tired. But do speak. Tell me something pretty—something cheering. You know I like to hear the sound of your voice.”

His wife exerted herself to amuse him, as she was accustomed to, sometimes reminding him of an anecdote he had once told, sometimes relating a jocose incident of her own experience, or perhaps making a quotation from a favourite author, meanwhile inducing him to take a spoonful of jelly, or a bit of biscuit soaked in wine, for she understood the importance of frequently administering nutritious and stimulating diet to an aged patient who ate but little at a time.

Soon after four o’clock Mr. Wynum complained of being chilly. He thought he would be better in bed. His wife was glad to hear the announcement, and, every necessary preparation having been made, he was soon comfortably resting on his nightly couch. A small table, on which were jelly, several kinds of drinks, soft biscuits, a cigar, and a meerschaum, was placed beside the bed. Mr. Wynum was soon in a profound sleep. It was during the four hours immediately following midnight that the poor patient’s nerves seemed ever to vibrate most painfully.

Margaret was in bed just as a public clock struck five. She slept soundly for more than two hours, was up, had had a bath, and was fully dressed at eight o'clock. Before nine she appeared at the breakfast-table, where she calmly and cheerfully answered inquiries made concerning her husband's health, and, having breakfasted, carried upstairs to the sleeping invalid a tray, on which stood his morning meal.

Mr. Edward Morton, not being an early riser, did not make his appearance before half-past nine, and consequently never met his sister, breakfast being the only meal at which she joined the household party.

The seven dreary weeks came to a close. The opening year seemed either to infuse new strength into Mr. Wynum's frame, or to call forth its latent forces. Mother Nature had asserted her authority, and had laid her clayey hand heavy on her son during the dark months. Now she lifted off the pressure, and smiled the sweet smile of spring-time in his face. The delicately attuned nerves responded, and Mr. Wynum acknowledged the genial influence of the season.

Though the invalid now daily took a ride in a cab, he still dined in his room. About the

middle of April he appeared at the general dinner-table. He had been to the City, received his dividends, lunched as usual at Birch's, and now walked erect into the dining-room, looking as though no nerve of his had ever quivered or quailed before the grim influences of darksome midnight or frost-bound winter.

How capricious is public opinion! The sight of Mr. Wynum looking himself, and, if possible, more than himself, the knowledge that he had just received a large sum of money—exact amount unknown—his self-possessed and courteous manner, formed a combination that, acting suddenly on the vane of public opinion, the weathercock wheeled round, and the renovated invalid received an ovation. Mr. Wynum responded in a suitable manner to the kind inquiries, congratulations, attentions, and general deference that met him on every side; and though he had over and over again assured his wife in private that he despised the lot, he was really flattered by their greetings.

This was the first time Margaret had seen Ned for more than two months. As she was leaving the room after dinner, he whispered he would like to speak with her for a few

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minutes. Margaret nodded assent. The opportunity for an interview was not found till after tea, when Margaret ran upstairs to find her husband's handkerchief, which he had forgotten. She found Ned in her room, his arm leaning on the mantel-piece.

"I saw you were coming upstairs," he said, "and I ran before you. You've been in the City to-day—got your dividends?"

"Yes."

"Well, Margaret, I must tell you I'm dreadfully hard up. I don't like to distress you, but I've scarcely a shilling in my pocket."

"How is that? Surely Harry pays you?"

"Margaret," and Ned brought his lips close to his sister's ear, "I'm not in the office at all."

"What has happened?"

"Oh, I've been badly treated. Harry has behaved very badly, and old Grant is an old villain. The old hypocrite was so fawning, so civil, when he was going to Paris, because he was afraid of a blow-up between Harry and Dick on account of the divorce, and he thought my being in the office would look well; besides, he knew he could trust me. And so he could, and Harry gave me the greatest praise; but

when everything was made straight in Paris, old Grant comes back to London, walks into the office, looks at this and at that, shakes his head, and compresses his lips, and at last tells me I did very well, very well indeed, considering I knew nothing. The old hypocrite! the old ignoramus!"

Margaret laughed: she couldn't help it.

"Well, Ned, that is a bad return. But Harry praised you, didn't he?"

"Yes, he praised; but he turned me adrift. Oh, Margaret, 'twas bad, very bad."

"But he paid you whilst you were in the office?"

"Yes, he paid me; but what of that? How far would that pay go to support me? No doubt I did support myself on it, but I couldn't save anything. I haven't a shilling."

"I'm very sorry, Ned, I can't help you. But the dividends will scarcely pay half my bills. The expenses of Charlie's illness have been very great. Wines and jellies and fowls, and other extras, amount to a great deal. I really don't know what I shall do, when I shall have paid the balances due since last October. I'm sorry I can't help you."

"Margaret, I didn't expect it. I wouldn't take it from you. I only thought to relieve

my mind by speaking to one that could sympathize with me."

"But, Ned," said his sister, after a minute's reflection, "you seem to be always in such good spirits. I heard you last night leaving this house. 'Twas past eleven. You were laughing and talking in the highest spirits. I hear you the same every night."

"Why, Margaret, you don't suppose I'd show the white feather. If the people of this house knew I didn't go any longer to the office, what would they think of me? They'd look down on me. But there's one thing I'll tell you. I'll break with Harry and Dick. Let old Grant manage for them. Never again will I put my foot in their office. I find I can do business, and I'll show them they're not the only ones of the family that can make money."

"You're perfectly right. 'Twould be folly to trust to Harry. He hasn't the moral courage to stem the torrent opposed to him. Poor Harry! poor Harry!"

Margaret returned to the drawing-room, and Ned went to enjoy a cigar. During the conversation, from the first to the last, Ned had never once alluded to the fatigue and inconvenience his sister must have endured during

her husband's illness. Seven weeks had she watched night and day in that room, and Ned had not knocked once at her door to inquire after her or her invalid charge, and yet he had been every day in the house, separated from her only by a flight, or at the most two flights, of stairs; but now he found the way to seek an interview with his sister, because he wished to test her power of affording him monetary aid. But let us be just to Ned. It was neither craft nor tact that made him omit any allusion to his sister's personal troubles. He simply forgot them—if, indeed, he could be said to forget what never had a place in his mind.

Two days after the receipt of the dividends, the servant, about noon, knocked at Mrs. Wynum's door, and said Mr. Morton wished to see her. Margaret's first impression was that Harry had come to town.

“My eldest brother?” she asked.

“No, ma'am; Mr. Ned.”

“Say I shall be down immediately, Anne.”

The servant having retired, Margaret looked at her husband. Both smiled.

“Ned has found a mare's nest, I suppose,” said Mr. Wynum.

“I hope so. I'll tell you when I return.”

Margaret found Ned looking very stylish in

a fashionable walking-suit. He advanced to meet his sister, and shook hands with a grave air, but without uttering a word. Knitting his brows, he held up his finger warningly, as he looked at Margaret, and then stepped on tip-toe to the door. This he opened softly, thrust out his head, and peered suspiciously round. He then returned, and, drawing a chair close to his sister's, said all was right. The mysteriousness of Ned's manner would have probably excited curiosity, if not alarm, in a stranger; but his sister, who knew him well, sat quietly by, expecting a mouse, small in proportion to the preliminary travail of the mountain.

"Margaret, I've been thinking over your affairs these two days. It was working for you kept me out from dinner yesterday. I think I've found a way to get you out of your difficulties, and give you ready money."

"I should be very glad of it. I've been worrying my brains all the morning, trying to devise some means of meeting the bills. I know 'twould be useless to apply to Harry."

"Apply to Harry! Margaret, I don't like to speak against my own family. Though Harry has behaved ill to me, I can't forget he's my brother."

"Yes, Ned, yes. But what do you propose?"

“ I’ll tell you. Mr. Wynum draws a bill for twenty or thirty pounds, according to what money you want, I accept it, and I undertake to get it cashed.”

“ I don’t understand.”

“ No ; women don’t understand business, but I’ll explain.”

Ned entered into explanations, after which Margaret said,—

“ After all ’tis borrowing money. I have a great objection to borrowing.”

“ Margaret, you don’t understand. Drawing a bill is not like borrowing between friends ; ’tis in reality buying and selling. You pay interest for the use of the money, and you pay the money back in the end. ’Tis a mere matter of business. There’s not a man in the City that doesn’t draw bills. I can tell you Harry is up to his eyes in ’em at this moment. Men of business couldn’t get on without bills.”

“ I’ll speak to Charles, and tell him what you’ve said.”

“ Do. I’ll wait till you come back.”

Margaret told her husband what had taken place in the interview with her brother.

Mr. Wynum received Ned’s proposition with favour. Like all men unaccustomed to com-

mercial transactions, he believed the "City" to be a gold-mine; the diggers, merchants who had only to touch the surface, and lift their hands heavily laden with glittering ingots. The City was to him a monetary fairyland, brilliant and beautiful, where slips of paper, under the gilding influence of faërie, assumed the value of sterling gold; these same slips being tossed about by the delighted possessors with a profuseness that proved how easily these valuables had been obtained.

Such being Mr. Wynum's opinions with regard to City men and their dealings, he was well pleased with Ned's proposition. He insisted on his brother-in-law's staying to lunch, and treated him with an amount of consideration that astonished beholders.

"I shan't be back to dinner, Mrs. Goodwill," said Ned, standing up to leave. "You'll see me in the evening," he added, addressing Mr. Wynum.

Tea was being poured out by the lady of the house when Ned returned. He entered the drawing-room with the confident step of one holding authority.

"I've been driving about all day," he said, shaking hands with his brother-in-law. "I must have a little talk with you immediately."

Mrs. Goodwill, can you give me a cup of tea? I'm quite fagged."

The cup of tea was presented, and whilst it was being drunk, Mr. Wynum, who was being devoured with nervous impatience, left the room, telling Ned he would expect him upstairs. If the astonishment of the lookers-on was great at beholding the amicable relations suddenly established between the brothers-in-law, the wonderment was considerably increased when, next morning, it became known that Mr. Morton had not left Mr. Wynum's room till past midnight, and that in the same chamber, by the light of a pair of wax candles, and under the inspiration of a bottle of good wine, a great deal of talking, intermixed with occasional laughter, had been accomplished.

"Well," said Ned, in leaving, "I'll bring Grimey to-morrow evening, he never comes out by daylight, if he can avoid it. He's a queer fellow, Margaret; you mustn't be surprised at his appearance."

Notwithstanding Ned's preparatory caution, Mrs. Wynum was surprised at Mr. Grimey's style and costume, when, at eight o'clock on the following evening, that gentleman presented himself in Mrs. Goodwill's dining-room, the use of which apartment had,

for the occasion, been set aside for Mr. Wynum and his guests. Mr. Grimey entered the room with his hat on his head, and a stout knotty stick, that might be appropriately called a cudgel, in his hand. He wore a brown surcoat of thick, coarse, furry cloth, buttoned tight across his chest, but of which the two topmost buttons were left undone, to accommodate the heavy folds of a voluminous muffler that enwrapped Mr. Grimey's throat. This rough-weather costume was completed by a pair of thick-soled boots and a pair of white worsted knitted gloves.

The effect of Mr. Grimey's first appearance on both Mr. and Mrs. Wynum would have been to make them decline the honour of his acquaintance, were they not at the moment under the influence of the accounts given by Ned regarding Mr. Grimey's City influence, "He's a lender of millions, sir, and makes cent. per cent. on his money." Prepossessed by such a description, oft repeated, they received the denizen of the mystic City region courteously, accepting his bearish outside as in some way connected with his chrysostine avocations.

The cent.-per-center, on his host's invitation, sat down, and, having done so, took off his hat,

which he laid on the floor beside his chair. He then took off his gloves, which he threw into his hat. He next unbuttoned his coat; and, lastly, slowly unwound the great muffler that wrapped his throat, observing as he did so that he was very much afraid of the night air. However great Mr. Grimey's dread of the night air might have been, the most superficial observer would, on the removal of his gloves, have been led to surmise that the gentleman was equally afraid of soap and water. As far as cutaneous coloration was the end to be achieved, Mr. Grimey might have undertaken to play the part of Othello, or presented himself as a Christy Minstrel, without the application of theatrical blacking. And this opinion, deducible from the colour of his hands, was not likely to suffer detraction by a contemplation of his countenance. Mr. Grimey had a very black and very bushy beard, which commenced close to his eyes, and terminated at a considerable distance below his chin. His hair, like his beard, was very black, and hung over his forehead till it met, in a jagged way, a pair of bushy black eyebrows. If the hair was not allowed to overstep these natural frontiers, it could only be through regard for the eyes lying beneath, and whose visional action it

might embarrass. But for that consideration, the hair would, perhaps, have been allowed to come down, or the beard to go up, till they commingled in silicious entwinement. Mr. Grimey's efforts to cover his face with a hirsute mask were so far successful that the eyes and nose were the only features upon which the world at large could pronounce an opinion. The eyes were dark, moderately large and moderately full; they were bright, and their brightness was heightened to a superlative by the black surroundings of lashes, beard, and hair. These eyes looked straight forward, and, but for their brightness, might be pronounced indicative of a stagnant stolidity of disposition. The nose, that had its root between these eyes, was thick, and would be accounted long, did its length run in one direction. But it was not so. Midway between the forehead and chin the nose turned upwards in a curved line, communicating to the countenance a look of savage pugnacity and desperate resoluteness. When Mr. Grimey opened his mouth, you beheld a lipless and apparently toothless red cavern, out of which a long and very red tongue occasionally issued, and slightly moistened the nearest-lying portions of the dark, fuzzy fence that surrounded the entrance.

Mr. Grimey, having removed his muffler, took off his surcoat, and showed a black undercoat that might have left the tailor's hands twenty years before, and on which the joint action of the hand of Time and that of Mr. Grimey's not very clean digits had effected a kind of japanning. This garment, buttoned close up to the throat, prevented the slightest glimpse of linen, if, indeed, any such material lay on the other side. That there did not, one may be led to suppose from the very dark perspective presented by the inside of Mr. Grimey's coat-sleeves. Altogether, there was so much about the cent.-per-center that was dark and cavernous, coupled with suspicious gleams of brightness, that he might be taken as a tolerably correct incarnate representative of a personage that figures largely in German legends, and with whom desperate individuals enter into compact, securing them, for a term, the possession of certain specified advantages.

"I told Mr. Grimey, yesterday," said Ned, addressing Mr. Wynum, when the money-lender had taken a seat, "that you wished to raise a little money, just to meet temporary wants. I mentioned the nature of your property. You can now give any further explanations, if required."

Mr. Grimey asked a few questions to the point, and saw through the whole case.

“Yes, yes; I see. You want a temporary accommodation of fifty pounds and you’ll give your bill, but you won’t be in a position to take it up till October. That’s—let’s see—very nearly six months.”

“Yes,” said Mr. Wynum; “I pay out of my October dividends.”

“Just so. But six months’ bills are not negotiable; at least, not easily. There should be first-class security, and there would be heavy interest, because of the long date.”

“As to security,” said Mr. Wynum, in a dignified manner, “I hope I can offer the best. Mine is government property, and unencumbered. As for a trifle like fifty pounds, I should think my bill ought to be ample security.”

“No doubt, Mr. Wynum, ’tis ample security. I only spoke of the time. Men of business like negotiable paper. Three months is considered a long bill; but six months—we couldn’t take into the market at all.”

“I shouldn’t wish a bill of mine passed from hand to hand: I should prefer your keeping it till I can take it up.”

“A fresh difficulty! a fresh difficulty! To cash a six months’ bill, and hold it over till

ripe, is equivalent to letting the money lie dead."

"I've no objection to pay a little more interest," said Mr. Wynum; "but I should not like to have my bill negotiated."

"Well, sir, there's no danger of that. If you draw a bill at six months, and I cash it, there's no great probability of my negotiating it."

"When a portion of the time would have run—suppose three months—you might pass it."

"I might do that, certainly," said Mr. Grimey.

"Which I would think very objectionable," added Mr. Wynum.

"But suppose," put in Ned, "that Mr. Grimey, for a consideration, holds over the bill till October."

Mr. Wynum rose from his chair.

"I've never in my life," he said, "put my hand to a bill, and I feel a repugnance to do so. I think, my dear"—turning to his wife—"we needn't trouble Mr. Grimey any further?"

Mr. Wynum made a step towards the door.

"Don't be in a hurry, sir," said the bill-broker. "I've done a great deal of business

with Mr. Morton's brother, and should be glad to oblige any friend of his."

"I ask no compliment," said Mr. Wynum, proudly. "This is a matter of business. If you cannot do it, I can easily find some one who can."

"Mr. Wynum," said Ned, "no man can do a bill more easily than Mr. Grimey. Fifty pounds is no object to him, nor to you either. But this is your first transaction together, and you don't understand each other yet. Mr. Grimey, pray give Mr. Wynum the accommodation he asks. You know the security is good. Fifty pounds is a mere bagatelle to a man like Mr. Wynum."

Mr. Grimey did not reply immediately. He seemed sunk in a brown study. At length, looking, up, he said,—

"If Mr. Wynum wishes to raise two or even three hundred pounds, and give substantial security, I can let him have the money within a week, and that too at five per cent. ; but a bill is different, and Mr. Wynum, not being a man of business, is frightened, and hangs back. But, Mr. Morton, you know what City men pay for cashing short bills?"

"I know it well," said Ned, with a look of great importance.

"Pray sit down, sir," said Mr. Grimey,

addressing Mr. Wynum, "and let us try to understand one another. I've just said, if you wish to raise two or three hundred pounds I could let you have it within a week, on substantial security, at five per cent."

"What security do you mean?"

"That would be decided by the lawyers. A deed would be drawn, giving us a lien on your property; a form called a *distringas* would be executed, by which we would have a joint right with you over your dividends for a certain period,—that is to say, till the last payment of the sum advanced should be made."

Mr. Wynum smiled.

"That's a power," he said, "which I shall never concede to any one. I've always held the control of my property, and shall continue to do so whilst I live."

"As you please, sir. I merely mentioned the conditions which I fancy my lawyers would lay down if a large sum of money were advanced on your property at a low rate of interest."

"Well, well, that would be an after-consideration. But what about this bill?"

Mr. Grimey made a movement of his facial muscles, intended to represent a smile.

“Mr. Wynum, you’re not a man of business. You don’t want to trade in this money; ’tis merely for your personal use. I’ll tell you what I’ll do. Mr. Morton shall draw a bill from to-day to the 10th of October, amount 65*l.*; you accept, and I give you a cheque for 50*l.* Mr. Morton knows something of City business; he’ll tell you these terms are very low.”

“Indeed they are,” said Ned.

“Fifteen pounds,” said Mrs. Wynum, thoughtfully, “for the use of fifty for less than six months! That’s more than sixty per cent.”

“About that, madam. We’re in the habit of getting much higher terms on short bills with first-rate security.”

“I hope the security I offer isn’t bad?” said Mr. Wynum.

“Certainly not,” said the broker; “still, ’tis only your personal security: and, remember, you have only a life-interest in your property; if you dropped, there’s nothing.”

“I don’t intend to drop”—and Mr. Wynum smiled. “Ned, draw the bill, and I’ll accept.”

Ned, who had come furnished with suitable paper, drew and signed the bill, which he then handed to his brother-in-law. The latter took the paper, read it carefully over, paused, took

up the pen, hesitated, laid it down, paused again, and, feeling that every one in the room was looking at him, finally made an effort, and boldly wrote his name on the face of the bill, which he handed to Mr. Grimey. That gentleman read the document over carefully to himself, then read it aloud, emphasizing the dates and names, after which exercise he drew a manuscript book from his pocket, filled up a leaf that he tore therefrom, and presented Mr. Wynum with a cheque for 50*l*.

“ ’Tis the first time in my life,” said the recipient of the cheque, “ that I put my name to a bill.”

“ ’Tis nothing when you ’re used to it,” said Mr. Grimey.

The bill-broker, though he shunned soap and water, loved good claret. Mrs. Wynum, forewarned of this peculiarity, produced a bottle of Mr. Grimey’s favourite wine.

Having drunk a couple of glasses of claret, Mr. Grimey retired, accompanied by Ned. Mr. Wynum seemed oppressed, quite overcome by what had taken place. The cheque still lay on the table; he took it up occasionally and perused it steadily, as though it contained puzzling information. At length he folded the slip of paper and put it into his pocket-

book. His wife observed with pain the effect this momentary transaction had on his spirits. She said something like that, and added,—

“Take a glass of wine, and you’ll feel better.”

He drank off the wine. The cigar that followed helped to tranquillize his spirits, but the cheque still oppressed him like a nightmare. Ever and anon he drew the document from his pocket, perused and returned it to its sheath.

“I was never before engaged in such a transaction, and with such a dirty fellow, too! Grimey!—he may well be called Grimey.”

“Think no more about it,” said his wife, who understood his feelings. “The money is a convenience. We shall be able to take a trip somewhere this summer, and that will cheer you up.”

“I don’t know, my dear. We’ll speak of that afterwards.”

Mr. Wynum could not recover his spirits. He felt as a man might who had committed a crime. It would be difficult to say how many times between that night and the following noon he pulled out the cheque, drawn towards it by some inexplicable attraction, like that by which a murderer hovers round the spot where he committed the fatal deed, or carries about

with him, though he detests it, the instrument that has made him a criminal.

"Well, Mr. Wynum," said Ned, in his cheeriest tones, as he sat with his sister and her husband on the following day, "you did a good day's work yesterday."

"Do you think so, Ned?"

"First-rate, sir. There's nothing like having money in hand."

"Ned, you go into the City every day. Could you get me this cheque cashed?"

"With pleasure. I pass close to the London and County."

The cheque was again brought to view, and this time confided to Ned's keeping. Mr. Wynum became quieter after the transfer, as we read in legendary lore is the case with one who has succeeded in passing to a neighbour the symbol of a contract made with the prince of darkness.

Ned accepted, with a jubilant air, the trust confided to him by his brother-in-law, and, the same evening, told Mrs. Goodwill, tapping his breast-pocket, he had something to say to Mr. Wynum that would make the old gentleman smile.

Five ten-pound Bank of England notes made an impression on Mr. Wynum's optic

nerve, and thence conveyed an image to his brain in no ways resembling that previously formed by Mr. Grimey's cheque. But the recipient of the crispy magic paper soon found it was not an abiding treasure: before the lapse of a month its evanescent character was proved, Mr. Wynum being then possessor of only two of the admired tenners.

"Mar., my love, do you remember what that old fellow Grimey said as to the terms on which he could let me have 200*l.*?"

This question Mr. Wynum asked his wife on a fine morning in June.

"If I remember rightly, he offered 200*l.* at five per cent.; but then you should give him a hold on your property—a lien, a *distringas*, he called it, by which he would have the same right to draw your dividends as yourself."

"Yes; but only the same right. In fact not as good, because the money could never be drawn without my signature."

"I don't think you'd ever be comfortable if you gave a stranger such power over your property."

"I certainly should not care to have much dealing with that dirty-looking fellow; but he spoke of his fellow-capitalists, and talked of advancing money on different kinds of security

as every-day occurrences. I shall have some talk with Ned this evening: he'll be able to get me the information I want."

Ned, who had only vague ideas of the nature of the business on which he was consulted, did not, however, fail to talk with great volubility, dwelling particularly on the fact that Grimey did business with some of the most respectable firms in the City, amongst whom—this in confidence—was the house of Morton, Archibald & Co. As to Grimey's personal appearance, Ned confessed it was not prepossessing; but he was a man of immense brain, a great financier, trusted implicitly by his fellow-capitalists, whose names were kept a profound secret, but about whom many surmises were afloat: some fancied these partners were heads of a great Hebrew house, and that Grimey was only an agent; but, whether Jew or Christian, the inspiration under which Grimey acted was one that could supply a quarter of a million sterling within three days' notice.

"Mar., my dear," said Mr. Wynum to his wife, one morning after breakfast, "could you accompany me as far as Regent Street? I want to see that fellow Grimey, and I should like you to hear what he has to say."

About eleven o'clock Mrs. Wynum set off

with her husband in an omnibus, from which they alighted at Regent Circus, and commenced to walk up Regent Street. Turning into one of the streets on the right hand, they entered Warwick Street. Arrived at a small dingy door, on one of whose posts appeared three bell-handles, Mr. Wynum pulled the centre communicator, and asked a drabbish-looking woman-servant who answered the summons if Mr. Grimey was at home. The woman did not know; she would inquire. Furnished with the gentleman's card, she retired, leaving Mr. and Mrs. Wynum standing on a dirty, unmatted landing on which the door opened, and from which ran up a mean-looking staircase, evidently innocent of all acquaintance, not alone with water, but with broom. After a few minutes the servant returned with an invitation from Mr. Grimey to walk upstairs. The prospect was not pleasant, for the staircase was not alone very dirty but also, very crooked and very dark. Mrs. Wynum drew her dress closely together to escape contact with the unclean soil on which she trod, and followed her husband, who, feeling his way with his cane and occasionally catching at the banister, was by no means complimentary in his remarks on the architec-

tural structure and general sanitary condition of Mr. Grimey's staircase. Having arrived at the top, the servant opened a door which led into a small room, unfurnished, with the exception of two wooden forms, and led the visitors through a door at the opposite end that opened on a lobby curtailed of its original proportions by the erection of a wooden partition, which formed a barrier between portions of the house lying below and the back staircase that led to Mr. Grimey's apartments. Under the influence of increased light and air, Mr. Wynum followed easily through a long passage which had the appearance of an intersected room, and entered a large, handsome, and respectably furnished drawing-room. Mrs. Wynum exchanged a look of surprise with her husband and walked straight to one of the windows, whence she had a view of the off side of Regent Street, the near side being shut out from observation by the intervention of a wide balcony, whose railings were blocked by great boards bearing inscriptions for the public benefit, to the effect that in the shop beneath hosiery of all kinds, suited for ladies' and gentlemen's wear, and on the most moderate terms, could be had. The mystery was now explained. Mr. Grimey had access to his fine drawing-room, which "gave"

on Regent Street, by means of the back staircase that "gave" on Warwick Street, the proprietors of the shop not needing the upper part of the house.

The visitors were admiring one of the paintings that hung on the wall, when Mr. Grimey entered. The money-lender's morning costume was the same in which he had made his evening visit to Mr. Wynum, the top-coat and muffler being retained, rather to hide deficiencies in the inner suit than to supply additional warmth. He made his salutations with awkward courtesy, and, having invited his visitors to be seated, took a place at the opposite side of the large loo-table which stood in the centre of the room. Mr. Grimey seemed out of place in the drawing-room, and did not look at home there. Nor was he at home amid those clean and respectable surroundings. There was a room, in the rear of the drawing-room, which Mr. Grimey called his sanctum, and where, to those who enjoyed the privilege of *entrée*, he poured himself forth on a vast variety of topics, on which he possessed scraps of information. But in the drawing-room he was sententious, and so, after having given Mr. Wynum an interview of three-quarters of an hour, in which he allowed no divergence from the business in

hand, he rose, and, pleading an appointment, closed the audience.

During the two days succeeding the visit to Warwick Street, Mr. Wynum was very thoughtful. "The proposal made by your friend Grimey, Ned," he said to his brother-in-law, on the evening of the second day, "was that I should sign over my property to him for three years, or any term over which the repayment of the loan should extend. What do you think of that, Ned?"

"Well, Mr. Wynum, I must say I'd rather not advise. 'Tis for you and Margaret to decide. But this I'll say, you'd be perfectly safe in dealing with Grimey: he's backed by some of the greatest capitalists in London."

"I don't see," said Margaret, "why we shouldn't get on as we are. With the fifty pounds you have taken on your bill, we've paid off all our small debts. I think, with economy and good management, we may be able to get on till October. I shall have plenty of leisure, and I hope to be able to meet our little current expenses. I think we could get on."

"My dear Mar., I don't like the idea of your working. You want a little recreation. Don't you think so, Ned?"

“Indeed I do,” said Ned.

Night and day did Mr. Wynum continue to ponder over the subject that occupied the foremost place in his thoughts. He made frequent visits to Mr. Grimey, discussed the question of the loan from every possible point of view, and such is the force of habit that finally Mr. Grimey’s hirsute appearance, instead of repelling, acquired a certain attraction for Mr. Wynum. This result was in a great measure induced by the confidence exhibited by the capitalist towards the would-be borrower, who had been admitted to the privacy of Mr. Grimey’s sanctum, and where, amidst a heterogeneous mass of dust-covered articles, beginning with a pair of broken tongs and culminating in a veritable Gainsborough, Mr. Wynum discussed many a pipe of tobacco, to the accompaniment of as good claret as any royal prince had ever uncorked.

In these confabulations Mr. Wynum’s mind had gradually become familiarized to the terms of the loan; he had even gone so far as to make a call on Mr. Grimey’s solicitors, Messrs. Waite, Taite & Co., of Bedford Row, from whom he received a large amount of information confirmatory of what their client had said.

“Mar., my love,” said Mr. Wynum, one even-

ing, to his wife, "you look pale and fatigued. I think a month in the country would serve your health."

"I mustn't think of it at present."

"Why not, Mar.?"

"The expense, my dear." And Margaret smiled.

"Expense should never stand in competition with health. I've resolved you shall go to the country, if only for a few weeks. As to the expense to meet that, I shall take a loan from Grimey."

"The terms are burdensome."

"No, dear, not burdensome. If you look into them, and examine them as closely as I have done, you will find they are not unreasonable, though at first sight they may seem so."

Margaret made no reply. She saw things were drawing to a point.

"Your friends, the Brownes, will soon be here. They have been two years enjoying themselves on the Continent. I would wish you to receive them in a suitable manner; and to do that you will need money. Besides, Mar., my love, your wardrobe needs replenishing."

"That," said Margaret, smiling, "I can manage from my own resources."

Notwithstanding the powerful and cogent reasons adduced by Mr. Wynum for taking a loan from Mr. Grimey, and notwithstanding the tacit acquiescence of his wife in these reasons, he still hesitated to put his resolves into effect. He was a man the operations of whose mind were slow, chiefly because his thoughts took in a large area, and he went minutely over every inch of the inclosure, consequently his reasoning when unbiassed was correct, for his was an intellect trained to reflect, to analyze, and re-combine; but in the present case his wishes or his weakness stood antagonistic to his convictions, and made him overlook the fact of the burden he was about to impose on himself in his anxiety to be master of a sum of money that he could freely spend.

The pride and love of independence which Mr. Wynum had always cherished, and which had never been lowered, held him back from gratifying his longing after a sum of ready money, till finally the conflict between his conviction and his wishes became so great that his wife, who had not originally favoured the project, in the end urged him to take the loan on Mr. Grimey's terms, for she believed it a lesser evil to lie under a pecuniary burden than to see her husband waste his little remaining

strength and health in nights of sleeplessness and days of nervous murmurings.

“As long as a maid says ‘No,’ she can never be married.” Such was the opinion of an ancient writer; and though Mr. Wynum did not say “No” to Mr. Grimey’s offer, it was a long time before he could make up his mind to say “Yes.” During this interval of indecision, many visits were made to Warwick Street, and in Mr. Grimey’s sanctum Mrs. Wynum, who always accompanied her husband, had an opportunity of studying a specimen of humanity such as had never before fallen under her observation. Whilst her husband and Mr. Grimey sat smoking and sipping claret, she looked and listened. These visits varied in duration from two to three hours, and during a sitting not more than five minutes was devoted to the business that furnished an excuse for the call. Sometimes no allusion whatsoever was made to the subject that ostensibly connected the smokers; and Mr. Wynum left under the impression that he had been doing business, when in reality he had only been allaying the nervous irritation that arose from a conflict between his convictions and his desires. And these lengthy visitations were by no means disagreeable to Mr. Grimey, who, as Ned

expressed it, was "quite a character." The money-lender was not wholly absorbed in pounds, shillings, and pence; he had a thirst for knowledge, but that thirst, like his taste for claret, he indulged in privacy. Those who saw Mr. Grimey in the handsome front drawing-room saw the man of business, *gauche* in manner, sententious in speech, and L.S.D.-iacal in proclivities; but in the sanctorum it was different. There you saw the snail in his shell, putting forth his horns, or drawing them in, as he pleased. There the inquiring turn of Mr. Grimey's mind had full scope, though his natural sententiousness was not less pronounced than in the colloquies held in the front drawing-room. Two classes of visitors were admitted to the sanctum—those from whom Mr. Grimey knew he could gain information, and those to whom he dealt out the knowledge he had acquired. These he mentally described as his teachers and his disciples. Mr. Wynum belonged to the former class, and Mr. Grimey soon discovered the way of putting him on to speak of a subject, and, by asking adroit questions, was able to collect a certain amount of information which he stored, to hurl with fulminating effect on his underlings, though it must be confessed that the knowledge thus

obtained often worked the like effect of highly succulent food put into a body whose digestive organs are unequal to the task of assimilation, and where, instead of maintaining strength, it engenders disease. But Mr. Grimey, satisfied with himself, was always glad to see Mr. Wynum; and the latter, becoming habituated to the money-lender's external peculiarities, which had at first provoked his contempt, became gradually reconciled to the terms of the loan as proposed by Mr. Grimey. This determination being arrived at by Mr. Wynum, that gentleman found himself, as a consequence thereof, compelled to make several visits to Bedford Row, where he learned, sometimes from the lips of Mr. Taite, sometimes from those of Mr. Waite, and sometimes from the head clerk, who was suspected of being the Co., that Mr. Grimey had been advised by his solicitors to require, in addition to the security already named, an insurance on Mr. Wynum's life. This new condition staggered the loan-seeker. It put an Alpine obstacle in his way. To him, in common with nervous men, the thought of insuring his life, or making his will, was equivalent to an immediate preparation for death; and even after several calls at Bedford Row, and repeated conversations with Mr.

Grimey, who paraphrased the opinions of the solicitors, and told Mr. Wynum the policy of insurance would be property in his hands after the term for which the loan would be taken should expire, he still hesitated. Mr. Grimey further informed Mr. Wynum he could sell the policy, the company with whom he was invited to insure would buy it back, or he could continue to keep it up for the benefit of his family. All these views were talked over to the accompaniments of much tobacco-smoke and no inconsiderable draughts of good sound claret. Margaret sat by and listened to these deliberations, which were very slowly carried on, both gentlemen being chary of their words and fond of their pipes and wine; and when evening came she was obliged to listen to the same reasons and arguments as ventilated by her husband and Ned, until wearied by dull repetitions, and depressed by the sacrifice of her time, she withdrew her objections to the insurance, which were founded on the expense it entailed, and advised her husband to close his bargain.

Not till the end of July were the preliminaries of this long-impending transaction completed. All parties concerned met on an appointed day at Bedford Row, in the office of Messrs. Waite, Taite & Co., and here a deed

was signed by Mr. Wynum, having been previously read aloud at the request of his wife, by which he gave to Mr. Grimey a joint right with himself over the dividends, and consigned to the same gentleman the policy of his life insurance for the term of three years, that being the period for which he had borrowed from Mr. Grimey the sum of 200*l*.

It would be curious, and may be profitable, to examine the terms on which this loan was arranged. The basis of the transaction was a loan of 200*l*. from Mr. Grimey to Mr. Wynum, and that at the moderate rate of five per cent. This sum, distributed over a period of three years, and secured on the half-yearly dividends, would not have been excessively burdensome according to Mr. Wynum's estimate. But Messrs. Waite and Taite, in the deed drawn up by them, amalgamated the interest for three years—30*l*.—with the principal of the debt, making it virtually a loan of 230*l*. This sum, distributed into six payments, synchronizing with the half-yearly dividends, laid Mr. Wynum under a six-monthly obligation of 38*l*. 6*s*. 8*d*. The sixth part of 200*l*. is 33*l*. 6*s*. 8*d*., consequently the interest paid half-yearly on this loan would be 5*l*.; but, being amalgamated with the principal, and distributed in equal

portions over three years, the borrower paid on the last 33*l.* 6*s.* 8*d.*, 5*l.* interest for six months, being precisely what he had paid in the first instance for six months' loan of 200*l.* Nor was this all. The interest on the policy of insurance was seven per cent.—a very low rate certainly on the life of a man who was much nearer to seventy than to sixty; but as the insurance was made for 300*l.*, which, at the rate of seven per cent., is 63*l.* for three years, Mr. Wynum found himself written down a debtor to Mr. Grimey for that amount. In other words, the interest on the 200*l.*—30*l.*—and the interest on the policy of insurance—63*l.*, making in all 93*l.*—were amalgamated with the 200*l.* loan, representing a consolidated sum of 293*l.* We may add here that the expense of drawing up the deed, with a few other lawyer's items, amounted to something over 7*l.*, making Mr. Wynum appear indebted for the handsome gross sum of 300*l.*

“'Tis the custom in such cases,” said Mr. Waite, “to take a payment in advance; but Mr. Grimey wishes to act handsomely by you, Mr. Wynum. His clients in such cases as this always pay quarterly; but as, owing to the nature of your property, you couldn't do so, he's satisfied to take in advance only three

months' instalment instead of six, though your instalments are in point of fact made half-yearly. These are the terms, Mr. Grimey, as expressed in the deed."

"Just so, just so."

"Then, Mr. Grimey, as there are a few other cases pending between us, it may be more convenient for all parties if I give Mr. Wynum a cheque for the amount coming to him. What do you say, gentlemen?"

"As far as I'm concerned," said Mr. Wynum, "I've no objection."

"It's all one to me," said Mr. Grimey. "It can go down to my account."

"Let's see," said Mr. Waite, musingly. "Loan, two hundred, interest for three years thirty, makes two thirty; interest on insurance, seven per cent. for three years, sixty-three; total, two hundred and ninety-three. Divided by six half-yearly payments; let's see"—Mr. Waite took up a pen and inscribed some figures on a sheet of paper—"six into two hundred and ninety-three pounds gives a result of forty-eight pounds sixteen and eightpence. Half that will be twenty-four pounds eight and fourpence, deducted from two hundred pounds, leaves one hundred and seventy-five pounds eleven and eightpence. For which

amount I'm to give you a cheque, Mr. Wynum."

Mr. Waite filled a cheque, which Mr. Wynum read over before consigning it to his pocket-book. Then, having exchanged friendly greetings with the solicitors and the capitalist, he left the office, accompanied by his wife and her brother. A cab carried the three to the Bank of England, where Mr. Waite had an account, and where his cheque met a favourable reception. On issuing from that ever-respected pile, Mr. Wynum drew forth a five-pound note which he presented to his brother-in-law.

"Ned, you've had some trouble with this matter. I'm much obliged."

"Thanks, thanks," said Ned, his face covered with a joyous flush. "I'm off to the other side of the water."

"Mar., my dear, you must feel fatigued. A little lunch will set you up."

Seated at Birch's, where he was well known, Mr. Wynum was soon confronted by the portly and obsequious waiter, who quickly fulfilled his order for a bowl of turtle soup for himself, and one of ox-tail for his wife, which was what she wished. Mr. Wynum was so supremely happy in the enjoyment of his own thoughts

that he did not care to talk. Margaret indulged in the sense of relief that follows the removal of a heavy burden. She felt that peace was worth any sacrifice, and she hoped that before the payments on the loan should become pressing her private resources might be so improved as to enable her to meet the difficulty.

Mr. Wynum continued tranquilly and silently happy, whilst he discussed the greater portion of the half-pint of sherry that followed his soup; but these evidences of peacefulness, which gave his wife so much comfort, were contradicted during dinner. He found fault with everything on the table, but politely begged Mrs. Goodwill not to be annoyed; he was not so unreasonable as to expect her to provide exactly what he liked: unfortunately, his appetite was delicate, and demanded what other persons may deem luxuries, but which to him were only customary comforts. So saying, he pushed away his plate and leaned languidly back in his chair.

Margaret was deeply mortified. Her husband's remarks conveyed an insult to every one present; besides, they were illogical: the dinner on that day was as good as any he had partaken of for months past. Mr. Stoker's comment on Mr.

Wynum's remarks was a request for a little more roast beef, which he pronounced the best he had tasted for a long time; Mrs. Wynum, too, in a spirit of peace-offering, took a second helping, though she knew it would be better for her health's sake to abstain from food which under nervous excitement she was unable to digest.

"Mar., my love," said Mr. Wynum to his wife, as they sat together after dinner, "you don't look as well as I could wish. You haven't been looking quite yourself for the last few weeks. You need a change. I think I must give you a little country air. You seemed greatly pleased with Norwood when we visited the Crystal Palace. What would you think of going down there for a month? The weather is becoming intensely hot, and this house is disgusting. 'Tisn't a place fit for you, Mar. What do you say, my dear?"

"Whatever you please, Charles. Norwood did seem a pretty place—quite the country. I've no doubt a month there would be very pleasant."

"Yes, my dear. I'm sure 'twould do you good. I understand there's a family hotel there, where we could live cheaply and comfortably."

“An hotel!” exclaimed Margaret, almost excited, remembering her experiences of hotel life. “’Twould be ruin. You cannot have forgotten Boulogne.”

Mr. Wynum continued to whiff his cigar for some time, without speaking. Then, finishing the last half of his glass of wine, he said,—

“A man is much to be pitied whose wife persistently opposes his wishes, no matter how rational or how conducive to her own comfort or advantage. I’m sorry to say that’s my case at present.”

“I spoke against hotels, and no wonder. I cannot forget what I suffered at Boulogne, and what you suffered. I cannot forget the efforts I was obliged to make to pay the bills there. I cannot—”

“Stop, Mar. Those things are past. I was a little inconvenienced, a little pressed by money matters, at Boulogne. The case is different now: I have a couple of hundred pounds in my pocket. I wished to give you a little recreation, seeing your health demands it. I had hoped that motive would influence you, but it seems that, woman-like, the pleasure of contradiction outbalances your reason. I didn’t speak of my own health, though this place is intolerable to me. I feel ’twill kill me.”

A reply rose to Margaret's lips, but she repressed her feelings.

"I thought," she said, after a pause, "that this loan was intended to pay off what was due, to replenish our wardrobes—yours and mine, and—"

"Ah, Mar.! dress, dress!—the woman's passion! I thought you superior to such feelings. However, woman will be woman still."

Margaret laughed. She could not help being amused. She saw how the argument was tending.

"That's right, Margaret, my love. I like to hear your cheerful laugh. The good air of Norwood will revive your spirits, and bring back the colour to your cheek."

And Mr. Wynum gently rubbed his hand along the side of his wife's face.

Mrs. Wynum saw that the want of money or the possession of it, as regarded her husband, entailed on her a distinct train of annoyances. Knowing by experience that she would inevitably yield, not from the pressure of authority, but from the pressure of her own feelings, she said within herself that, as her husband was resolved to spend the money after his own fashion, she might as well acquiesce

in his views, and enjoy any recreation that in the course of the expenditure might fall to her lot.

That prosperity like adversity has its trials is a truth that Mrs. Wynum was made to feel in more ways than one. A note from her brother Ned, requesting her presence in his chambers, brought her to number fifty-seven in the adjoining street. Here she found Ned at an eleven o'clock breakfast.

"Good morning, Margaret." Pray sit down. I'm rather late this morning. I stayed at home to arrange my accounts. That's why I wanted to speak to you. I find you owe me 2*l.* 10*s.*"

"I? I don't owe you anything."

"Oh, yes, Margaret. You forget. I have it all written down. I'm a very particular man. Here it is." And Ned opened a long, narrow account-book that lay on the table. "Here it is—cab hire and omnibus hire, going into the City about that loan and the insurance, tips to clerks, and sometimes lunches, to hurry matters on. I gave up all my other business to attend to that."

Margaret knew he had no other business, and believed that the only luncheons paid for were those swallowed by Ned himself. She

was on the point of saying her husband had given him 5*l.* two days before as a compensation for his trouble, but she felt depressed, even disgusted.

“How much do you say it is?”

“Two pounds ten.”

She opened her purse, took out two sovereigns and some silver, which she laid on the table.

“That’s it,” said Ned. “You had forgotten all about it; but I’m a very particular man: I write everything down.”

His sister made no reply. She was beginning to feel weary of existence. On her return home, Margaret found a letter from Mrs. Browne, who expected to be in England about the end of the month. Her house at Clapham had been let, when, by the advice of her physicians, she went on the Continent; and now, with the concurrence of her husband, she wrote to an agent desiring that a furnished house should be hired in the same locality.

“I assure you,” the writer went on, “George is as anxious to see you as I; and oh, Margaret, how I do long to see you!”

“Here, my dear,” said Mr. Wynum, “is an additional reason for quitting this house at

once. You couldn't receive your friends here. I should be ashamed if they found you in such a place. It would throw a slur on me. In fact, Mar., 'tis not doing ourselves justice to remain here a day longer."

Mrs. Wynum could not be said to have heard her husband's speech. Her thoughts were flowing in another current. The prospect of the Brownes coming to England did not fill her mind with joy. She saw her friend Agnes was burning with impatience to meet her; and her old friend Mr. Browne was coming a long journey to have a talk with her, but his movements were made solely to please his wife; still Margaret knew he took an affectionate interest in her welfare. But Mrs. Wynum was too much a wife, a wife, too, of a proud and sensitive spirit, to feel pleasure at the prospect of meeting friends who would infallibly subject her husband to a severe and perhaps harsh criticism. The pre-eminence which in former times Mr. Wynum had held in his little circle had since his marriage completely faded away, partly because the circle itself had in a great measure dissolved into misty nothingness, and partly because the scattered segments that remained afforded a stand-point for viewing Mr. Wynum from which his former superiority

was wholly invisible. His wife understood this. She saw that since he had become her husband the spirit of his inner life, as well as his natural dispositions, had been fully revealed to his friends, who made this discovery a ground-work of commiseration of her and of disparagement of him. But Margaret, who had married with a full knowledge of the idiosyncrasies of the man that became her husband, resented the judgment his friends now passed upon him. He still possessed all the qualities for which they formerly admired him. The variety of his knowledge, the accuracy of his learning, the poetic sensibility of his mind, were nowise diminished. Why, then, should he be condemned by those who valued him for these very possessions? And there were other points to which his wife gave due weight. The manifestations of selfishness exhibited since his marriage, the petty tyranny he exercised over her, proved in her estimation his boundless faith, his unlimited confidence in his wife. Would she betray that confidence? No; a thousand times no! And with that resolute negation her spirit rose in armed wrath against friends and foes. But there was still another view of the question. Margaret knew the weight of the burden she was

doomed to bear, and she wished to bear it alone and unseen, and this, not because of ill-humour, but because of a pride that despised pity, and of that true wifely love that immolates self on the shrine of duty.

Owing to these mixed motives Margaret felt no extraordinary thrill of pleasure at the prospect of meeting her friend Agnes; still the fact of that meeting being so close at hand had the effect of making her view the removal to Norwood with satisfaction. She would be there in a position to disarm the criticism of the Brownes, and to meet the Charlerois on terms of equality.

All these sentiments and reasonings passed through Mrs. Wynum's mind whilst her husband was slowly and meditatively delivering his little speech.

"'Twouldn't be a bad idea," she said, "if you and Ned went to-morrow to Norwood, and made the best arrangements you could. I want to go to the Museum. I would be back by dinner-time; so could you."

"Bravo, Mar., my love! I like to hear you talk so. Yes, Ned and I will go to Norwood. We shall make arrangements with which I have no doubt you will be satisfied, and you will enjoy your day at the Museum."

Mrs. Wynum had made up her mind not to resist the torrent which she felt must eventually sweep over her. Her husband had been financed, and, as became a gentleman who had undergone that operation, was resolved to spend his money freely. Why should she not take a little rest, and partake of the enjoyment, which was sure to go on whether she wished it or not?

In the calm of the reading-room of the Museum her spirit recovered its tone. Surrounded by the recorded thoughts of myriads of minds Margaret felt as in the repose of the blessed. She saw there the product of the informing spirit long outliving the material prison in which it had dwelt in time; and gazing on these volumes, or poring over some, she became gradually raised above the petty annoyances of life, and returned home not alone peaceful, but in high spirits.

"Mrs. Wynum," said Ned Morton, entering the drawing-room with a low bow, "I venture to say we've done good work for you to-day."

"I'm glad to hear it," said Margaret, rising to welcome her husband.

"Yes, my dear," said Mr. Wynum. "I'm rather fatigued, but Ned will tell you all about

it. We've found nice apartments for you at Norwood."

And so it was. Everything was arranged, and Mrs. Wynum saw a prospect before her of spending some months in the neighbourhood of the Crystal Palace.

The change of residence was scarcely effected when the Brownes arrived in England.

Great was the astonishment of the new arrivals at finding the Wynums established in private apartments in an hotel. This position was so utterly opposed to what fancy had drawn that Agnes and her husband underwent a complete revulsion of feeling, and began to acknowledge in Mr. Wynum his ancient superiority. As to Mrs. Wynum, the large supply of commiseration and pitying kindness that had been imported for her special benefit was found to be worthless, because unusable; and so self-contradictory are the best feelings of even the best natures that Mrs. Browne, though glad to find her friend Margaret perfectly independent in circumstances, experienced something like disappointment in not having occasion to lavish on her all the aid, pecuniary as well as sentimental, that she had intended for her benefit, for Mrs. Browne was in a position to dispose of a few hundred

pounds at the expense of no greater effort than telling her husband she intended to do so.

One of the pleasures in which Mrs. Wynum indulged after her husband had been financed was the enjoyment of Fanny Wilmot's society. Captain Wilmot was still in India, and Fanny was living at Kensington with her aunt. Mrs. Wynum accidentally made the acquaintance of Mrs. Wilmot, and felt powerfully attracted towards the orphan girl, whose social position resembled in many respects what hers had been. She experienced, too, a psychological pleasure in looking into the young mind that was being developed after the fashion of her own; for Fanny, like Margaret, was endowed with intellectual tastes, and in the isolation of her domestic life threw all the energies of her being into the pursuit of learning. But Fanny was of a soft and loving nature, the clinging tendril that must wind round something; not like Margaret, who was too proud, or too unimpressionable—perhaps too self-reliant—to care for sympathy, knowing she could always command respect.

Fanny Wilmot was staying at Norwood with Mrs. Wynum when the Brownes arrived, and was invited to accompany her friends to Clapham, where a furnished house had been

hired by Mr. Browne's directions, his own villa having been let after he left England. Mrs. Browne had also met Miss West at Norwood, and had invited her, too, to join the party at Clapham; for Agnes remembered old times, and knew that Miss West had little pleasure in her father's house. This renewal of intimacy between the ladies was profitable to both. Mrs. Browne had come to England laden with sympathy for her friend Margaret, and overflowing with generous intentions towards her; but she was met as one may expect to be who should arrive at Newcastle with a large importation of coals. Of course Agnes was glad to find Margaret's circumstances so much better than she had pictured; still she experienced a feeling like disappointment because of not being allowed to pour forth her benefits as designed. There she stood, her sympathy unneeded, her gifts unrequired. She had, so to speak, so much unemployed capital on hand for which she would be happy to find an investment. Fortunately she found the desired opportunity. Miss West was not too proud to receive sympathy; and if in former days poor Miss Keel had been an efficient ally, how much more useful could the wealthy Mrs. Browne now be.

The hope of utilizing her hostess beyond the benefits arising from the exercise of the functions of mere hospitality had immediately been enkindled in the breast of that sensible young lady when she received an invitation to pass a month at Clapham.

Between two persons, the one disposed to give, the other to receive, there could be no misunderstanding. Miss West watched her opportunity, and at the first hint she gave of her mental distress the kind-hearted Agnes opened her arms, and responded with a fulness of feeling that overpowered the petitioner. Agnes had found what she wanted, and poured out her superabundant kindness on the suffering heart that had long held its secret undisclosed. It would be difficult to say whether this intercommunication of wants and benefits was most agreeable to the client or the patroness. Here was seed, that might have been scattered amongst stones, happily caught upon a favourable soil, where it would be sure to yield fruit in abundance. The first-fruits were seen in the changed bearing of Monsieur Claude towards Miss West. With the assiduity of a lover was mingled a certain air of dignified gratitude, expressive of the feelings of one who was tardily repaying an obligation. Mrs.

Browne had frequent interviews with Madame Charleroi and endless *tête-à-têtes* with Monsieur Claude, till the result showed our friend Agnes as a successful negotiator of matrimonial alliances, and placed Miss West in the interesting position of an engaged young lady.

How Madame Charleroi had been induced to consent to her son's matrimonial engagement was an enigma that no one in the circle of her acquaintance attempted to solve. Mr. Ned Morton was profoundly astonished. Ned, who was fond of making himself agreeable to ladies of every class, high and low, had paid Miss West an amount of attention that would have mollified ten ordinary female hearts; but which made no impression in the quarter to which it was directed. Miss West regarded matters from a business point of view. Mr. Edward Morton had neither position nor money: why should she waste her time on him? It was much to the young lady's credit that she did not; it was also much to Ned's advantage, if he only understood it, but he did not. With the recklessness of common-place men, he tried to make himself very, one might say unduly, agreeable to every woman that came in his way; his vanity was gratified if he only obtained a hearing, and he counted the lady

amongst his conquests, with as much show of reason as had the Roman emperor who, having gathered some shells on the shore of Britain, wrote the country down as conquered by his arms. Ned, having learned that Miss West was engaged to Monsieur Claude, assured his sister she was a girl he would never have taken a fancy to.

CHAPTER IX.

It was the beginning of June, not the June of the year of which we last spoke, but one of later date in Time's chronicles. Mrs. Wynum was entering Mr. Grimey's drawing-room to keep an appointment with that gentleman, though it was not then many minutes past nine o'clock A.M. Mr. Grimey soon made his appearance, as shambling in gait and as much concealed behind the brushwood of his beard as ever.

"Good morning, madam. You're very early and very punctual."

"Good morning, Mr. Grimey. I'm anxious to know whether you've been able to settle that business."

"No, madam. The man that holds the bills is determined to press. He has instructed his solicitor."

"But there's no use in pressing. Mr. Wynum won't have money till October."

“There’s no use in saying that to a solicitor, madam, though I confess I did say it. He wants his client’s money, and he wants his own expenses.”

“Wouldn’t the man that holds the bills consent to renew?—for a premium, of course.”

There was a movement apparent in Mr. Grimey’s beard, as though his lips were distended by a smile. “Really, madam, you seem to know all about bills.”

“I should be very stupid, if after two years’ constant dealings in them I didn’t know something.”

“Yes, madam. After that large transaction of the two hundred, we’ve often had little bills of ten or twenty or sometimes thirty pounds; but we’ve always arranged that they should fall due in April or October, and so meet Mr. Wynum’s dividends. But the present bills are altogether different transactions. Allow me to ask, madam, were you aware that Mr. Wynum had accepted these bills?”

“No. I knew nothing about them till a notice came from the holder to say the bills would be due in three days.”

“That accounts for the bills coming to

maturity in June. You'd have been wiser than that. And then to give two bills to one man ! I cannot understand how so very clever a gentleman, so very learned a man, as Mr. Wynum can do such silly things."

"My husband," said Mrs. Wynum, gravely, "wasn't brought up to business, and doesn't understand it."

"Excuse me, madam, I didn't mean to offend you, but this is a serious business. Two bills, one for 35*l.*, the other for 25*l.*, making altogether 60*l.*, both falling due in the beginning of June, and no money coming in till October ! 'Tis a bad business. Had Mr. Wynum done the transaction with me and my capitalists he wouldn't be in this mess. I'd have advised him differently."

"I know that, Mr. Grimey ; but the important point now is to get out of this mess. Couldn't you advance the money ? Sixty pounds isn't much ; to you, I mean."

"Sixty pounds, madam ! Before the end of the week, the amount, with costs, will be run up to 100*l.* I know Fetlock ; he's the holder's solicitor. He's a man that knows how to run up a bill. He has promised to suspend proceedings for a few days ; but I

shouldn't be surprised if he took out a writ."

"And then?"

"Your husband will be arrested and put into prison."

"Good gracious!" exclaimed Mrs. Wynum, rising from her chair, and clasping her hands; "that would kill him. Mr. Grimey, you must do something; indeed you must."

"I'm afraid, madam, I can't do anything, though I'm willing to do all I can. I couldn't take 100*l.* to settle such a transaction without consulting my fellow-capitalists; and what would they say? Where's the security? Dividends that are to be paid in October—four months to come! I'd be very sorry to hurt your feelings, Mrs. Wynum, but your own good sense must tell you a life annuity is not security, or, at best, very shaky. If Mr. Wynum dropped—I don't wish to alarm you—but if he dropped, the annuity drops too, and where's the security?"

"You have an insurance on Mr. Wynum's life."

An undulation, such as before noticeable, was again perceptible in Mr. Grimey's beard.

"Really, madam, you're getting very sharp.

I had forgotten the insurance. Still I'm afraid my fellow-capitalists would object."

"Why should they object?"

"Well, madam, they'd say you're extravagant. You may smile, madam. I know you're not extravagant; but the world could not understand how a lady so much younger than her husband, and so clever, should not be able to control him. Excuse me, madam, Mr. Wynum talks as if he had a thousand a year, and I'm sure he lives, at least part of the year, as if he had."

During this speech, issuing through the cavernous orifice that led to Mr. Grimey's throat, Margaret was more than once disposed to smile, but, true to her principle never to condemn her husband, she replied, quickly,—

"Mr. Wynum's income is small, and appears to him smaller than it really is, because he was at one time accustomed to a large expenditure. But surely, Mr. Grimey, you'll be able to settle this matter?"

"I don't see my way to it, madam. There is certainly the life insurance, as you suggested, but I doubt whether there's 100*l.* of that uncovered. Could you not suggest anything else? You have resources of your own, madam."

“I have, but I can’t lay my hand on them. There’s one thing I could do. I could write to my brother in Paris. I think he’d advance the money.”

“Advance! Have you any claim on him, madam?”

“Yes. And yet not exactly—that is to say, the time has not come when the money will be due, so that my brother doesn’t really owe it to me at present; but I think he may be induced to advance a hundred or couple of hundred pounds.”

“The sum between you and your brother must be large?”

“More than 6,000*l*.”

Mr. Grimey wheeled his chair suddenly round, describing half a circle, and as suddenly wheeled it back, recovering his first position.

“Six thousand pounds, madam! You don’t mean to say you lent your brother 6,000*l*.?”

“No. My brother had 4,000*l*. of my money, and, instead of paying the interest half-yearly, the total interest calculated for a certain number of years was consolidated with the principle, and a bond drawn, or rather offered to be drawn, for the aggregate amount. Tis altogether a private, a family affair, Mr.

Grimey, and strangers could hardly understand it."

"Quite right, madam. I didn't ask through curiosity. I merely wished to know if there were some greater claim on your brother than mere relationship, because I mustn't conceal from you that Mr. Wynum's liberty is imperilled."

"Mr. Grimey, you terrify me; indeed you do. I'll write instantly to my brother. I'll ask for 150*l*. I'm sure he'll not refuse when I tell him all; though"—and Mrs. Wynum hesitated—"I don't like to do that. But I'll exact a promise from my husband never to sign a bill again."

"That would be a wise step, madam."

"Mr. Grimey, if you'll allow me, I'll write the letter here, and post it on my way home."

The writing materials were soon arranged, but Mrs. Wynum, though not unpractised in the use of her pen, found, apparently, much difficulty in inditing an epistle to her brother. More than one sheet of paper was torn up, on which, in a few lines, were many erasures. After much pondering and long intervals of rest to the pen, the letter was brought to a conclusion.

“ Mr. Grimey, I’ve requested my brother to enclose his answer to you.”

“ ‘That may cause a delay, madam.’ ”

“ Very little. You can send me the letter, or, better still, I’ll call when you may expect the answer. My brother may not be able to send the money at once, and, in that case, I shouldn’t like Mr. Wynum to have the annoyance of knowing I wrote and was refused.”

“ Just as you please, madam. I’ll take in the letter, of course ; but there’s no time to lose.”

“ On further consideration, Mr. Grimey, I think ’twould be well if you also wrote to my brother. A letter from you, explaining all the circumstances, would compel an answer. Of course my brother would reply to me, but”—and Mrs. Wynum laughed—“ my family fancy, as you do, that I give my husband too much of his own way. You understand.”

“ I understand, madam. I’ll write to your brother.”

Mrs. Wynum took leave of her financial agent, her spirits considerably fluttered by what had passed, as well as by the effort she had made in writing to her brother. When she reached the bottom of Regent Street, instead of turning into Piccadilly, she took her

way towards St. James's Park. The freshness of the forenoon air invited a walk, and Margaret, who was fond of pedestrian exercise, thought a stroll would do her good. She had scarcely reached the lake when she perceived at some distance before her two persons—a lady and gentleman—whom she thought she recognized, and who were sauntering along engaged in earnest conversation. Suddenly the lady stumbled against something in her path. Recovering her balance, she looked down to examine the cause of her stumble; her companion did the like, and so doing both made a movement by which their profiles were made visible to Mrs. Wynum. Margaret turned hastily and commenced to retrace her steps in the direction of Spring Gardens. A deep shade overspread her face for a moment, but remembering that she was to entertain a party at dinner on that day, she quickened her pace till she reached home, where her husband waited her coming.

The dinner given by the Wynums was a farewell-taking of their French friends. Madame Charleroi, accompanied by Miss West, was going to make a three months' trip into Wales and Scotland, whilst the son and his father went across the Channel.

Mr. and Mrs. Greathart were of the party at Piccadilly, which went off very pleasantly. Ned assured his sister that the restaurant who supplied the dinner had done her justice, that everything was as well served as at the table of a lord. During the evening, Margaret asked her brother if Richard Archibald was in town.

“No,” said Ned; “that is, I don’t know. Why do you ask?”

“I thought I saw him to-day; but I may have been mistaken.”

“I think you must have been. Were he in town, I should have heard it.”

Not one of Mrs. Wynum’s guests could have divined, judging by her demeanour at the head of her table, what had been the nature of her interview with Mr. Grimey that morning; nor, indeed, would any of the dinner-party suspect her of having such an acquaintance. But so it is in every-day life. How many a host hides beneath a bland smile a secret which, if revealed to his guests, might give a peculiar flavour to the wine! How many a charmingly trimmed and exquisitely fitting silk or satin robe hides a heart made desolate by a grief that can never be revealed, or that shrinks in apprehension of disclosure! The skeleton within the closet is not so terrible by half as

the skeleton locked within the heart. The former may be suspected by many and known to a few, but the uncommunicable grief known only to ourselves gnaws like an adder's tooth.

"Well, Ned," said Mr. Wynum to his brother-in-law, who was the last of the guests to take his departure, "you have given us a pleasant evening. We hope to see you soon again."

"Ah, if I had more leisure you should have more of my company. Good night, Margaret. I called on Fetlock to-day, as you asked me. I don't like the man. The sooner you get out of his hands the better. He has a bad name."

"Mr. Grimey has promised to arrange everything," said Margaret, alarmed at Ned's imprudence.

"Oh, if Grimey has promised, that's enough. He can do it. Good night."

After Ned's departure Mr. Wynum resumed his cigar; and, sipping his wine between puffs of smoke, he indulged in cheerful chat, talked of the trip to Scotland undertaken by Madame Charleroi and Miss West, and of the journey to France by Monsieur Claude and his father. Nor did he forget to refer to the Brownes. On all these topics Mr. Wynum talked in an easy, cheerful way, till as if, having commenced at

the remote, he had gradually reached the near, he asked,—

“Mar., who’s Fetlock? Isn’t that the man that holds the bills? What had Ned to say to him?”

“I asked him to call. I was a little anxious at not having heard from Grimey since morning.”

“You told me you had settled everything with Grimey.”

“Grimey promised to settle everything, and I’m certain he’ll do it, but I don’t know whether he has yet done it.”

After a pause Mr. Wynum began,—“Mar., I must say I don’t think you’ve behaved well in this affair—not with all the candour I could wish. You said all was right.”

“Well, Charles, and all is right, so far as that Grimey has promised to settle the matter. I’m sure he’ll do it. He always has settled these affairs for you.”

“Yes, for me. I ought to have seen Grimey myself, but I trusted you. If it weren’t so late I’d go this moment] to Grimey and see after my business. Oh, Mar.! Mar.! you haven’t acted well in this matter!”

Mr. Wynum had now worked himself into a state of nervous excitement, which his wife

knew by experience must be allowed to wear itself out. During three hours did he worry and talk and walk about the room, his wife watching an opportunity to make a tranquilizing suggestion or put in a word of comfort. When he was in these nervous fits, bed was out of the question ; but about three o'clock Mr. Wynum lay down on the couch in the sitting-room, where, with a couple of travelling-rugs thrown over him, he soon fell asleep. Margaret took her place at the window. It was one of her husband's peculiarities that, even when sleeping, he wished a strong light in the room ; and now, as she saw the high-piled vegetable-carts coming up from the country, she watched them with a smile of recognition as they travelled on towards Covent Garden market. So often had she sat at that window at early dawn, and seen the gardeners pass with their loads, that she could almost fancy the same men and the same vegetables were repeating the journey she had so often seen them make.

Even in London the freshness of a summer morning asserts itself. Margaret, after casting a glance towards the sleeper at the other end of the room, slowly lifted the sash and inhaled the reviving air. After a few minutes, she took up a book which had been sent for review,

and was about to close the window, when she heard a fracas in the road beneath. A woman's scream, followed by the angry voices of men, was heard. Margaret looked out. A heavily laden vegetable-cart jogging along, and occupying the centre of the road, which is narrow at that part, had left so close a passage on each side that the driver of a brougham, endeavouring to pass, had run his vehicle against the kerbstone with so violent a shock that the carriage nearly toppled over. Then a lady screamed; a gentleman jumped out and cursed the driver, who avenged himself by cursing the carter, who returned the compliment whilst he pulled his horse to the opposite side. The brougham was righted, and the gentleman resumed his place, but not till Margaret had had a full view both of him and his companion. She softly closed the window and sighed. She said within herself she was glad her aunt had not lived to see Richard so fallen. But it was the result of his unhappy marriage. Then she thought of Harry—poor Harry! And this brought Mr. Grimey and the bills to her mind. She congratulated herself upon not having told her husband that she had written to Harry, an act which the more she considered the less she felt hopeful about. Not that Mrs. Wynum was

despondent or alarmed about the bills. She took it for granted that Grimey would arrange them, as he had done their many predecessors, and she again resolved, by additional work and strict economy, to meet the demands on her income.

About five o'clock Mr. Wynum rose from the couch and adjourned to his bed, where he slept soundly till nine. He had breakfasted, read the *Times*, and smoked a cigar before he alluded to the subject that had so distressed him at midnight.

"Mar., my dear," he then said, "I see you're busy. I'll walk over to Grimey, and have a talk with him."

He did so, and returned, after having talked over Egyptian and Roman antiquities and the true geographical position of the ancient Etruria, which disquisition, washed down by some glasses of claret and puffed up by the smoke of a couple of cigars, occupied more than two hours; but Mr. Wynum came away contented, because, as he said, he had done his business himself, Mr. Grimey, when at the last moment he was asked about the bills, having said,—

"All right, Mr. Wynum; all right, sir."

Two days after, Mrs. Wynum descended to

the sitting-room to see a man who had asked for her husband. The inquirer was tall, about forty years of age, and very stout.

"You wished to see Mr. Wynum. I'm Mrs. Wynum: whatever you have to say you can say to me."

"I come, madam, about two bills that haven't been met, drawn by Hodgkins, accepted by Wynum."

"I know all about that business. Pray sit down. The bills are in Mr. Fetlock's hands."

"Yes, madam. Fetlock is Hodgkins's solicitor."

"Mr. Grimey promised to settle the business with Mr. Fetlock."

"Grimey! I know Grimey well; but we haven't heard from him."

"Mr. Grimey, I know, is daily expecting money from Paris on our account; but, if that shouldn't arrive in time, Mr. Grimey has promised to take up the bills himself, and settle the business. Here's a note I had from him this morning."

The man read the note. A softened expression stole over his face. He said, with peculiar emphasis,—

"I can't see Mr. Wynum; of course he's not at home?"

“ Oh, yes,” said Margaret, simply, “ he’s at home; you can see him.”

The man looked disappointed. Margaret left the room, and told her husband that a very civil man from Fetlock’s wished to see him. Both returned to the sitting-room.

“ You’re Mr. Wynum—Mr. Charles Wynum ? ”

“ Yes.”

“ I’m sorry to say, sir, I’ve orders to arrest you. I’ve a writ here ”; he pulled a piece of parchment out of his side-pocket. “ ’Tis at the suit of Hodgkins.”

Mr. Wynum made no reply. He was stunned.

“ I’ll send for Ned,” said Margaret.

“ Do, my dear. I suppose,” turning to the man, “ I may go to my room for a few minutes ? ”

“ Certainly, sir. But you’ll have to come with me.”

“ Where ? ” asked Mr. Wynum, who was now very much agitated.

“ To Whitecross Prison, unless you can make other arrangements. But don’t be frightened, sir; you have property, and will be sure to settle.”

“ You’re very civil,” said Mr. Wynum, with

a languid smile. "I don't feel well: I shall return in a few minutes."

"Mar., my love," turning to his wife, when he had reached his room, "I must go to prison. What will you do?"

"I'll go with you."

"My dear Mar.! Ever true, you'll not leave me."

Poor Mr. Wynum was dreadfully agitated; his hands trembled; his face was blotched with emotion. He looked a helpless old man.

"Take this, and you'll be better," said Margaret, handing him a glass of wine. "I've sent for Ned. He may suggest something."

"My dear Mar., you've shown your customary presence of mind. No more wine, my dear; I'm too agitated."

"Sit down for a moment. I'll speak with the man. Ned may have arrived."

Margaret returned to the sitting-room, and found "the man" seated on a chair beside the open door, so that he commanded a view of the staircase whilst affecting to read a newspaper. He rose as Mrs. Wynum entered the room, and said,—

"Has the gentleman come, madam, that you sent for? I really can't wait any longer."

"'Tis my brother," said Margaret, quietly ;
" he'll certainly come."

" Do you expect him to bring the money, madam ?"

" No, I do not." After a pause, she added,
" I thought he might suggest something."

" Nothing would be of use, madam, but the money."

Margaret looked steadily at the man, and said, " Perhaps we had better go to Mr. Grimey's."

" If Grimey is in the habit of doing business for your husband, I should say that's the best thing he can do. I've no objection to drive with him to Grimey's. I know Grimey well."

Mrs. Wynum ordered a cab. Ned arrived at this moment. He looked bewildered when he learned what had occurred, then became very fussy and talkative, and thought the best thing to be done was to go to Grimey. By the time Ned had delivered himself of these opinions, and declared he had suspected Fetlock the moment he saw him, the cab arrived. Mr. Wynum, summoning his courage, stepped in. Margaret followed. The man, who was now known as " the officer," looked surprised.

" I'll ride on the box," he said.

"No, no," said Mrs. Wynum, "come in; 'twould look so odd."

"Nobody hereabouts knows me," responded the officer, still lingering.

"You'll oblige me by stepping in."

Mrs. Wynum behaved as coolly, and preserved as much command of her feelings, as though being arrested herself or seeing other persons in that position had been of frequent occurrence during her life; but her husband, when he found himself in the cab, took off his hat, and leaned his head languidly on his wife's shoulder. He was completely overpowered.

Mr. Grimey was too much accustomed to the consequences of legal proceedings operating on improvident debtors to express surprise at Mr. Wynum's position, though he showed more sympathy than might have been calculated on from a gentleman so hairy faced.

"Don't be cast down, sir," he said, cheerily. "'Tis an awkward business, but we'll settle it. Tatum, come up."

The invocation was uttered at a door of the fine drawing-room that opened on the passage which led to the sanctum. In less than a minute, light steps in high-heeled boots were heard in the passage; the door opened, and

Tatum appeared. He was a slight man, short and compact of figure, with fair complexion and lively blue eyes. He belonged to, indeed he headed, a tribe of whose existence we have already given a hint—followers, disciples or agents, of Mr. Grimey—men whom he employed to do outside work, and over whom, within, he tyrannized as though he were a born autocrat. Of this crew, the members of which were competent to every act, between the tracking a gentleman from his club to his private lodgings and the serving a judgment summons, Mr. Tatum was the chief. He was Mr. Grimey's first lieutenant, and, though implicitly trusted, was thoroughly despised by his chief, who looked on him, as he was himself regarded by his superiors, as a useful tool. Mr. Tatum was in externals the opposite of his chief. He was scrupulously neat in dress; on his entire apparel, whose threadbareness bore testimony to the limited income of the wearer, not a spot could be found. His clean-shaven face gave room for the exhibition of his feelings as displayed by his features. When Mr. Tatum stepped within the drawing-room, a glance at the assembled company revealed the truth to his experienced eyes.

“’Pon my life, I ’m sorry,” he said. “’Tis

the saddest thing I've ever seen, metaphorically speaking."

"Confound your tongue, Tatum!" said Grimey, with savage ferocity; "come here."

Mr. Tatum advanced to the window-recess, whither his chief had retired, making on his way obsequious bows to Mr. and Mrs. Wynum, and giving a friendly nod of recognition to "the officer." After a few words in private with his chief, Mr. Tatum left the room, saying as he passed Mrs. Wynum,—

"I'll make it all right, madam."

Mr. Tatum having taken his departure, his worthy chief exerted himself to amuse "the officer," and make the time pass pleasantly. He began by recommending the bitter ale, which Mrs. Wynum, at Grimey's suggestion, had sent for, and beguiled him into talking of his health and dilating on his "sluggish liver," evidently a favourite theme. This subject having been exhausted, Mr. Grimey, bent on flattery, observed to Mrs. Wynum that Mackay was a man of vast experience in a certain line.

"Mackay," he said, "tell us the history of your watch. 'Twill amuse madam. She writes. 'Twould make a good story, madam. Mackay knows a thing or two."

The officer drew forth his watch, a double-

cased, handsomely finished gold timekeeper, and handed it to Mr. Wynum, who expressed his admiration.

“’Tis a real good ’un, sir,” said Mackay. “I bought it at a pawnbroker’s auction. ’Twasn’t in for much, so they were able to give it cheap. Look,”—opening the works—“’tis capped and jewelled. ’Tisn’t every day you’d see a watch like that: ’tis a real gentleman’s watch. Well, now, I’ll tell you something odd about that. I got a writ one morning to serve on a gentleman in Manchester Square. I knew him well enough: that was the fifth time I served him. When I knocked he opened the door himself. ‘Oh! is that you, Mackay?’ says he. ‘I think I know your business.’ ‘’Tis such a suit,’ says I. ‘It can’t be helped,’ says he. We walked into the library—a fine room, plenty of books. He was a doctor. ‘You’ll allow me to tell my daughter,’ he says, and rang the bell. The daughter came, a very nice, grave-looking young lady. ‘This is very unpleasant, my dear,’ says the father. ‘I’m arrested, and must go to prison.’ The daughter turned as white as a sheet. ‘I thought,’ she said, ‘they could take the furniture.’ ‘My dear,’ says he, ‘there’s a bill of sale on the furniture; they

can't touch that: so they've taken me.' The daughter turned whiter and whiter, till you'd think she was a corpse. She put her hand on her father's shoulder, and looked in his face. He looked at her, and shook his head. 'It can't be helped, my dear,' he says; 'I must go.' 'Sir,' says the daughter, turning to me, 'I'm alone in the house; would you be so good as to wait till the servant comes back?' I said, 'By all means.' So we sat down. All at once I spied a drawing on the table. 'Twas architectural. I know something about such things. 'That's a nice plan,' says I; and, Lor' bless you, he jumps up all at once, and tells me 'twas the plan of a church, designed by himself, the ventilation and light perfect. Well, 'twas very clever, no doubt; but he'd never make a penny of it. And there he went on talking—a real clever man he was, and no mistake—never remembering he was under arrest; and the daughter, looking up at him and listening to him, admiring him, all the while as pale as a ghost. At last he stopped, and I took out my watch and held it up to his face. '"Tis late,' says I, 'and the servant's not come back.' He caught the watch in his hand all of a sudden, and asks me where did I get that. I says, 'I bought it at a pawn-

broker's auction.' 'At Acton's,' says he. 'Yes,' says I. So he opens the case, and points to four letters inside, 'From J. C. to W. M.' Then he sat down in his chair, and covered his face with his hands. After a time he says, 'I got that watch from the dearest friend I ever had. He was a school-fellow, a college companion of mine. I tended him through a bad fever. Of course I wouldn't take a fee; and, just as he was setting off for Australia, he gave me that watch. I was hard up when I pawned it: I only took five pounds. I thought I'd be able to take it out soon, but I wasn't.' And he put his hands again over his face. The daughter was standing near him, whiter than ever. All at once there was an awful knocking at the street-door. The doctor jumped up, and was for running out of the room. 'You can't, sir,' says I, very civil. 'Tain't Sarah, my dear,' he says, looking at the daughter. 'No matter,' says she; 'I'll go.' And she went. We heard her open the door. There was an 'Oh!' and a few words, and she runs back into the room. 'Pa,' she says, 'Mr. Calcut come back from Australia.' A tall gentleman, with a long beard, rather greyish, was just on her heels. 'Marsden,' he says, 'how do ye do?' and, turning to me, he says, 'Pray,

sir, what's the amount?' 'The debt,' says I, 'was one hundred and fifty; the costs is run up to about forty, or something over.' I took out my book, and told him exactly. Without saying a word, he takes out his cheque-book and writes a cheque for the full amount. I stood up and said 'twas late, and, as I said that, I pulled out my watch. 'Calcut,' says the doctor, 'just look here. You know this,' and he pointed to the watch. 'Pa,' says the daughter, stepping up, 'was very much pressed: he parted with it temporarily, and wasn't able to redeem it.' 'I'm glad of it,' says the other, quite dry like. 'Tis better to forget the past. Kate, my child, order lunch.' Then she goes out of the room, and he walks to the house-door with me, and opens it. 'Miss Marsden tells me you've been very civil,' he says; 'and I thank you'; and he slipped a sovereign into my hand."

"That's a curious story, madam," said Grimey, addressing Mrs. Wynum. "Mackay could tell you lots like it. Mackay, tell us."

"I say, Grimey," said the person addressed, "I can't stay any longer. The gentleman must come." So saying, the officer stood up.

"Don't you be nasty, now," said Grimey.

“I’ve sent Tatum for the money. He’ll be here presently.”

“If you’ve sent for the money, Grimey, that’s another thing; but I must tell you I’ve two services to make to-day.”

“They’ll wait,” said Grimey, with a grim smile. “They won’t mind being disappointed.”

“I don’t want to disappoint myself,” said the other, sulkily. “I can’t afford to lose two sovereigns.”

“Shut up, Mackay. We’re worth more than that.” And Mr. Grimey retired in the direction of his sanctum.

A few minutes more and Tatum made his appearance. His customary smile played not on his countenance. He looked dejected as he sought the retreat of his chief. Both soon re-appeared.

“Mackay,” said Mr. Grimey, “we’ll go to Cursitor Street. ’Twill be only for a couple of hours, madam,” turning to Margaret, who was watching his looks; “he’ll come back quite safe.”

“I’ll go with him,” she said, quietly.

“Better not, madam. ’Tis a rum kind of place.”

“No matter,” Margaret spoke firmly; “I’ll go. I couldn’t leave him.”

Mr. Grimey's eyes exhibited a change which might be described as emotion. "Well, madam," he said, "I promise to bring Mr. Wynum through. I sent to my principals, but they're out of town. However, I'll have the money before night. I'm certain your brother will answer me. Of course, he'd answer you; but I put the matter to him in a business-like way. He knows me: I'm sure of a reply."

"I shouldn't like Mr. Wynum to know I've written to my brother. Pray don't mention it."

"Certainly not, madam; certainly not. Your brother may not have been at home when our letters arrived; but I'm certain he'll write—I'm certain of it."

Margaret walked up to her husband, who was sitting beside the officer, at the other end of the room. "Mr. Grimey says we must go to—I forget where—for a few hours, and he'll settle everything."

"To Cursitor Street," said the officer. "Quickhead is a very civil fellow. You'll be quite comfortable there for a couple of hours."

The officer stood up. So did Mr. Wynum: he looked wistfully at his wife.

"Well, Mar., my love, what will you do?"

"I'll go with you," she said, looking up and

smiling cheerfully as she presented her arm. He took it, and, leaning heavily on his supporter, commenced to descend the staircase. He looked very old, very feeble, utterly dependent on the woman-help thus offered. The scene apparently impressed Mr. Grimey. He ran to the top of the stairs, and, laying his hand on Mr. Wynum's shoulder, said,—

“ ’Tis all right, sir. Tatum goes with you. Keep up. ’Tis only for a couple of hours. I’d go with you, but I’m afraid of my chest; but I’ll call in the evening.”

After uttering which paradoxical sentiments, Mr. Grimey retired; and Mr. Wynum, accompanied by his wife, the officer, and Mr. Tatum, drove off in a cab.

Many a gentleman in London knows the geographical position of Cursitor Street, and could tell its boundaries from all the cardinal points of the compass; but Mr. Wynum’s experience had never before brought him to that part of the earth’s surface. He was quite as surprised as his wife when the cab stopped at the door of a mean-looking house in a narrow back street in the neighbourhood of Holborn. He was handed out of the cab by Mr. Tatum, and politely watched by the officer till he had entered the house, the door of which had been

opened, in obedience to Mr. Tatum's knock, by a large, gruff-looking man. A few words of explanation, and a female servant appeared. She said, "This way, sir," to Mr. Wynum, looking at the same time inquisitively at Margaret. The servant seemed to know quite well who was in trouble, and what was the matter. The cabman, too, was evidently alive to the leading features of the case; for as Mr. Wynum, leaning on his wife's arm, commenced to ascend the narrow sanded staircase, he asked would the gentleman pay. Everybody seemed to understand Mr. Wynum's position excepting himself, as, heavy-eyed and pale, he listened in silence to what was going on around. When the cabman asked for his fare, Margaret stepped back, but Mr. Tatum, interrupting his conversation with Mr. Quickhead—it was that gentleman in person who was receiving instructions from Mr. Grimey's delegate—made a motion with his hand, and said it was all right. Then Margaret continued her course to the top of the stairs, where she and her husband were shown into a small room, of which the furniture was of the scantiest. A deal table stood in the centre; a few wooden chairs and some wooden forms were scattered about. There was no carpet, and the sand strewn

over the floor gritted harshly beneath the footsteps of the new-comers, whilst the sun shone brightly through two closely barred windows that looked out on a high-walled yard.

At one end of the table, a gentleman was seated on a wooden form. He rose and made a profound bow to the new arrivals, which was acknowledged by Mrs. Wynum. Her husband seated himself on a wooden chair, looking very languid. Mr. Tatum stepped in to return Mrs. Wynum's purse, which she had placed in his hands with instructions to give a *douceur* to the officer and pay some other expenses. The little man was fussy and excited. He thanked Margaret for two sovereigns that she slipped into his hand, as she said, to pay his cab, and took his departure, promising to return in about an hour and make all right.

An hour and half had passed. Mrs. Wynum was sitting beside her husband, for whom she had contrived a kind of couch by means of three chairs. The gentleman at the table was apparently absorbed in the study of a newspaper. Suddenly a loud knocking was heard at the house-door. Margaret, hoping Mr. Tatum had arrived, stepped on to the lobby and looked over the banister. Four persons were standing in the passage below. A few

words and Mr. Quickhead ran upstairs, followed by a gentleman.

"This way, sir," said the host, motioning towards the room into which Mrs. Wynum had just retreated, and where she now stood a short distance from the doorway, her face turned away from the speakers.

"Certainly not. I wouldn't intrude on a lady. Is there no other room?"

"Yes, sir, but dearer."

"I don't mind expense."

Mr. Quickhead ran up the short flight of stairs that led to the next landing; the gentleman followed.

Margaret turned and looked, wishing to confirm by her eyes a truth she had recognized with her ears. She was right. It was Richard Archibald. She took her place again beside her husband, and smiled as she reflected on what had just occurred. Richard Archibald evidently believed that the lady of whom he had caught a glimpse was under arrest, little suspecting who she really was.

Time was wearing on, but Mr. Tatum had not returned. Mrs. Dickson, the housekeeper, came to say that if Mrs. Wynum wished to order dinner she could have what she liked from a neighbouring hotel. Margaret gladly

accepted the offer, her husband not having eaten for some hours. After a short interval, Mrs. Dickson again appeared, and intimated that Mrs. Wynum could retire into a private room on the other side of the landing, whilst the cloth was being laid. The movement was made and Mr. and Mrs. Wynum found themselves in Mr. Quickhead's official chamber. It was a moderate-sized room; along two of the walls ran book-cases; beside the strongly barred window stood a table well supplied with writing materials, and behind the door there was a high, long desk, on which lay several large manuscript volumes resembling ledgers. Mr. Wynum sauntered towards the book-cases, and found they contained works of an exclusively legal character. Continuing the circuit of the apartment he found himself in front of the great desk on which stood open one of the manuscript volumes.

"Look here," he suddenly exclaimed, turning to his wife, "the rascals have dared to put my name in their infernal books!"

Margaret read the entry, which was to the effect that Charles Wynum, Esq., gentleman, had, on a certain day in June of 18—, been placed under Mr. Quickhead's charge by John Mackay, sheriff's officer of the City of London.

"I suppose 'tis always done, Charles," said his wife. "Come away; dinner is ready."

Revived by his burst of indignation, Mr. Wynum made a good dinner, and Mrs. Dickson, who was in waiting, having entered into Mrs. Wynum's pay, winked at the introduction of a cigar after the removal of the dishes. The dining-apparatus having been removed and the cigar having come to a conclusion, the stranger companion in captivity, who had been absent during the meal time, now reappeared, and Mr. Wynum relapsed into silence and dissatisfaction.

Margaret had had some private talk with the female attendant relative to the gentleman in the upper room. Mrs. Dickson knew nothing, but promised to make inquiries. In the course of an hour she returned with the intelligence that the gentleman had sent for his lawyer, and that she had overheard a conversation between the latter and her master. Both said 'twas a bad business, and both laughed a little, and wondered any man could be such a fool as to become security for such a woman and for so large a sum. "So, ma'am," concluded Mrs. Dickson, "we may suspect what it is."

The day was far advanced, evening was drawing on, still there was no account of Mr.

Grimey. The society in Mr. Quickhead's general reception-room had been increased by the addition of three gentlemen, who soon fraternized with the original occupant of the chamber, and all four congregated round the table, where they related the story of the causes of their captivity from their own point of view. Mr. Wynum was half reclining on the couch of wooden chairs contrived by his wife in an angle of the room. Margaret sat beside him, occasionally glancing at his half-closed eyes as he seemed to doze.

About seven Mr. Tatum arrived, joyous and smiling as usual. Everything was settled, he assured Mrs. Wynum, the money found, and all that. He had never seen his governor take so much interest in any one before. "But that's his way; he likes to talk to a clever man, when he can lay hold of him, and our governor here"—nodding towards Mr. Wynum—"is a library for him."

Mrs. Wynum looked grave; she made no reply. She felt humbled as well as embarrassed at being obliged to sit in the company of so many men, of whom she knew nothing but that their surroundings were suspicious, and so were hers and her husband's. A profound sadness stole over her spirit as she looked at

her aged charge, so completely dependent on her. More than seven hours had elapsed since her husband was arrested, and Ned, who had seen him and her drive off in a cab with a sheriff's officer, had not called to speak a word of hope or comfort. Margaret was not only sad, she was becoming irritable. The presence of Mr. Tatum, together with his familiar phraseology, chafed her spirit,—unjustly, it must be acknowledged: but she could not help asking in secret, had she no friend, no brother, that would come to her side and assert her position by his presence? Oh, Ned! Ned!

Just then Mr. Grimey, behind his bushy beard and heavy walking-stick, made his appearance. He went straight to Mrs. Wynum and shook hands with her in a fatherly and protecting manner. Mr. Wynum put out his hand and grasped Grimey's, though he seemed scarcely conscious of what was going on. He was utterly cast down.

"Has anything occurred since you came here, madam?" asked Mr. Grimey.

"No: only he's so depressed."

"Everything's settled, madam. I have the money in my pocket. I have the money, but 'tis too late to search the sheriff's books. He

need only remain to-night. By eleven to-morrow we 'll have him out."

Here Mrs. Dickson appeared at the door, and intimated that she wished to speak with Mrs. Wynum. It was to inform her that visitors were required to leave at eight o'clock. Margaret said she intended to remain; the woman did not know whether that would be permitted, but she would inquire. After a lapse of some time, during which many messages passed backwards and forwards—those from Mrs. Wynum saying she could not leave her husband without endangering his life, those from Mr. Quickhead declaring he did not care for such lodgers, and that it was contrary to rule—it was finally agreed that on the payment of ten shillings extra Mrs. Wynum would be allowed to remain the night.

When Margaret returned to the sitting-room, she found Mr. Grimey listening attentively to one of the late arrivals, who was giving a minute account of the events that had befallen him during the past twelve hours. Turning from his new acquaintance, Mr. Grimey said,—

"Pray, madam, may I inquire what the servant wanted with you?"

"To say that visitors must leave at eight."

“Stupid! I had arranged with Quickhead to stay till nine. Then, madam, I’ll conduct you to your lodgings in a cab. I’ll call for you in the morning, and we’ll come here and take Mr. Wynum out.”

“I remain here to-night,” said Margaret, quietly.

“Impossible, madam! They wouldn’t allow you.”

“I’ve made the arrangements. I’ll pay ten shillings extra.”

Mr. Grimey drooped his head on his breast; then looking up, he said,—

“’Tis very hard on you, madam.”

“I don’t mind it.”

At nine o’clock Mr. Grimey left, and Mr. and Mrs. Wynum retired to their sleeping-room, where the accommodation was of the plainest and scantiest description. The servant, having made the customary arrangements, retired, and Margaret was seized with terror lest her husband should perceive that, by means of a rude hasp and ring, Mrs. Dickson fastened the door on the outside with a padlock. Fortunately the movement escaped Mr. Wynum’s observation, and he went to bed, where, wonderful to tell, he slept soundly till about seven next morning. It was only when dressed

and preparing to leave the room he perceived he had been fastened in all night. The idea of such restraint caused him a nervous panic, to say nothing of a strong rising of pride. He shook the door violently, making the padlock and hasp jingle. Mrs. Dickson lost no time in undoing the fastening, and to Mr. Wynum's indignant apostrophes mildly replied it was the custom of the place. A mute sign from Margaret had secured forbearance on the part of the housekeeper, who, having taken orders for breakfast, left, but not before she informed Mrs. Wynum that the gentleman of the private room was there still; he had already breakfasted, and was only waiting the arrival of his solicitor to be off. She further told Margaret that she and her husband should have had the private room on their first arrival, but that Mr. Grimey's man objected to the expense, as their stay was to be only for a couple of hours. Armed with this intelligence, Margaret waited till her husband had reached the room below, and then, treading the stairs gently, she followed him. He was alone. Breakfast was laid for two, the other temporary tenants having surrendered the place either through courtesy or for prolonged indulgence in sleep. Whilst Mr. Wynum was

reading the *Times* after breakfast, and enjoying stealthy whiffs of a cigar, a gentleman put in his head at the door, but quickly drew back, with an apologetic ejaculation. This irritated Mr. Wynum, who supposed, and very reasonably, that all these fellows would be coming in there. He proposed to return to the sleeping-room. Margaret had a conversation with Mrs. Dickson, and the transfer was effected, it being understood that the padlock should be again put on duty, but with all delicate precautions. By the time these arrangements were made, Margaret, having supplied herself with stationery, cautiously remounted the stairs.

On a very small and rickety deal table Mrs. Wynum laid her writing materials, and set to work. She had promised Ned to write a newspaper leader for the following day. She had been doing that kind of work during the previous two months, Ned giving in the articles as his own, but handing over to his sister the money he received for them. It is not every woman who could concentrate her attention on an abstract subject under such circumstances; but Mrs. Wynum's understanding seemed to have been brought into complete subjection to her will, for she continued to write whilst her

husband walked to and fro in the room, railing against Grimey, against Harry, against Ned, blaming everybody connected with his affairs excepting himself. Mr. Wynum was as lively, irritable, and energetic now as he had been silent and depressed on the preceding day. Coming to a full stop at the rickety little table, and holding his smoking cigar in one hand, Mr. Wynum addressed his wife,—

“That fellow Grimey isn’t come. Your brother Ned didn’t look in here all day yesterday; he didn’t think it worth while to inquire after you,—not even this morning, to ask why you hadn’t been at home all night. I’ve often told you, and I tell you now, that Ned is a fellow not to be trusted. You think a great deal of him, but a day will come when you’ll find your mistake.”

Here Mr. Wynum resumed his promenade, and marched towards the opposite side of the room.

“Gracious Heavens!” he suddenly exclaimed, “this infernal door fastened on the outside! Who could ever have believed that a man like me would be placed in such a position!”

“’Tis as bad for me,” said his wife, soothingly, “and I don’t complain.”

“You don’t complain! No; because you’re sustained by a sense of duty.”

Margaret was tempted to smile, but at this moment the padlock grated in the hasp, the door opened, and Mrs. Dickson said Mr. Grimey was waiting to see the gentleman. Mr. Wynum flung aside his cigar, put in his teeth, which lay in a basin of water, washed his hands, and walked down the stairs with the air of a newly enthroned monarch. Margaret put on her bonnet and shawl, and, after glancing round the room to see that nothing was forgotten, proceeded to join the party below. She found Mr. Grimey loitering in the lobby. He motioned to her, and walked into Mr. Quick-head's private room.

"Madam," he said, "these are infernal rogues. They're trying to rob your husband. They see what he is. I'm for letting him go to Whitecross, and fighting the case out with 'em."

"Go to Whitecross! My husband go to prison!" exclaimed Margaret. "Certainly not, Mr. Grimey. Whatever it costs he must come home with me."

"Well, madam, just as you please; but I can't keep my temper listening to Fetlock. The fellow has run up such a bill! I was nearly wild. But that reminds me, madam. I had quite forgotten. Here's a letter for

you. 'Tis from your brother ; I had one too. He enclosed a fifty-pound cheque."

"Oh, Mr. Grimey, I'm so thankful ! You've cashed the cheque?"

"Yes, madam. That delayed me a little this morning."

"It was very kind of my brother. He's very good."

"Well, madam, I don't see that. He might have sent the 100*l.* under the circumstances ; I'm glad I wrote. I thought he wouldn't like to show me the white feather."

Margaret smiled sadly. Mr. Grimey saw Harry, not in the light of a good brother, but of a shrewd man of business. Again Mr. Grimey advised that Mr. Wynum should go to Whitecross and fight his opponents.

"No, Mr. Grimey," said Margaret, calmly. "These people, as I understand, are willing to take Mr. Wynum's bill for 50*l.* I've no doubt they're cheating us, but we must be satisfied. I wouldn't have my husband further annoyed. Pay them the 50*l.* my brother has sent, and give a bill to October."

It was strange that when questions of business were to be decided Mr. Grimey always referred to Mrs. Wynum, not to her husband ; and it was equally strange that Margaret

should understand legal forms and procedures so well. She had profited by her experience.

Mr. Fetlock, who had been all this time waiting below-stairs, was now, with his clerk, invited into Mr. Quickhead's official apartment, whither Mr. Wynum too directed his steps, and took his place at the table, where his wife and the men of business were sitting, with as grand an air and as unconcerned a manner as though the others were playing a game of cards in which he had no interest. Whilst matters were being brought to a close, Margaret was informed that her brother wished to see her. She left the room, and standing in the angle of the stairs, beside the window, she found Ned. Swellishly dressed, and in high spirits, he seemed as well pleased with himself as usual.

"I've been down to that fellow Hodgkins. I told him what I thought of him. I think I frightened him. I know something of his affairs."

"You needn't have troubled yourself," said Margaret, quietly; "his solicitor is here, and we've arranged."

"Quite right. That's the very course I'd have advised. As Grimey is here, I needn't stop."

He had not been in the place three minutes.

As he was putting his foot on the first step of the stairs to descend, he looked at his sister with a dubious air.

“You haven’t been able to do that little article, Margaret?”

“Yes, here it is”; and she drew the roll of paper from her pocket. Ned was staggered. For a moment he was sincere as he said,—

“Oh, Margaret, is it possible you have been able to write here! I didn’t expect it.”

Ned went off.

All necessary formalities having been complied with, Mr. Wynum was pronounced a free man, and was conducted by Mr. Grimey and Mr. Tatum, with an air of triumph, out of the house and as far as the adjoining street, where they found a disengaged cab. Into this Mr. and Mrs. Wynum stepped, and their courteous conductors, with many bows and good wishes, departed.

In the evening of that day Mr. and Mrs. Wynum were talking in their apartments in Piccadilly.

“I’m extremely obliged to Harry,” said Mr. Wynum. “I shall never forget his kindness in this matter. But why didn’t you tell me you had written to him, Mar.?”

“I was afraid lest there might be a disap-

pointment. Harry mightn't have been at home, or he mightn't have been able to send the money."

"Yes, my dear, yes. You acted prudently. I shall never forget how Harry has behaved. I'm very grateful to him. And now, Mar., what's to be our next step?"

Margaret rose, and, laying her hand on the back of her husband's chair, said,—

"We must now enter on a course of the most rigid economy."

"Well, Mar., my love, I'm quite ready to carry out your plans."

CHAPTER X.

THE lives of those who bask in unchanging prosperity are undramatic, as the lives of those who exist on a narrow fixed income are tame. The cloudless sunshine that surrounds the one class, and the unvarying twilight in which the other dwells, present no striking situations, no violent contrasts. Fortune smiles on the one side till her favours cloy, and she so totally overlooks the other that from that quarter she receives neither thanksgiving nor supplication.

The April of 1862 was drawing to a close. Mr. and Mrs. Wynum were living in quiet, comfortable lodgings in Kensington. They had carried their project of economy into effect, and, with the help of Mrs. Wynum's earnings, were living contentedly on their stunted income. They still made visits to Mr. Grimey, and received from him accommodations, which were regularly paid off when the

April and October dividends fell due. Mrs. Wynum was perfectly satisfied, for her husband's spirits were far more equable than in former times. He took his daily little walks leaning on her arm; he ate well and slept well; and his wife felt happy. She was living in a peaceful twilight.

"Mar., my dear," said Mr. Wynum, one day, "I wish you had a friend to stay with you—somebody that would be like a sister to you. You never had a sister, Mar.?"

"No. Therefore I've never felt the loss of one."

"Quite true, my dear. Still, I should like to see a female friend near you; one to whom you could speak if in trouble; one who would support you with a kind word, if you needed it."

"I don't need it," said Margaret, laughing; "and I've no time for talking, except to you."

She continued to write. Mr. Wynum, after a while, again laid aside his book.

"You're fond of little Fanny, Mar.?"

"Yes, very fond."

"And she's very fond of you. I think 'twould be quite a treat to her to spend a month with you. Don't you think so?"

"My dear Charles," said his wife, looking

up, "we've only these two rooms. How could we entertain visitors?"

"Really, my dear, I think we ought sometimes to make an effort for our friends. Little Fanny would be delighted to stay a few weeks with you. You could hire another room. Mrs. Street would be glad to oblige you. Do you know, Mar., I think Fanny is somewhat like you."

"I think so, too; but she hasn't so much iron in her composition as I."

Mr. Wynum laughed.

"Not so much iron! Ah, Mar., my poor Mar.! you'll want a great deal of iron yet."

Margaret gave little heed to these remarks of her husband, but long after she recalled them, recognizing therein a prevision of which at the time of utterance she had no suspicion. Before the end of the week Mr. Wynum's hint was carried into effect. The little upstairs room was hired, and Fanny was settled on a visit to her dear friend Mrs. Wynum. Fanny was doubly happy. In the first place she was happy because she was with Margaret, whom she deeply loved, and to whom she was indebted for direction and aid in her studies, and she was secondly happy in her visit because it gave her an opportunity of being

useful; she waited on Mr. Wynum, read to him, fetched his cigar, anticipated his many little wants, and was supremely happy if, when Mrs. Wynum was very busy, she was allowed to take the invalid for a walk.

Mr. Wynum as a rule woke early, and was in the habit of reading as he lay in bed, two or three books being placed, over-night, on a table within his reach. He had been so occupied a long while one morning, when he called his wife, who was busy in the front room preparing breakfast, and of whose movements he had a view through the folding-doors. She answered, but did not immediately come, being occupied. He called again. Margaret now tripped in, and, with a smiling countenance, stood beside his bed.

"Mar., my love," he said, gravely, "I've been thinking about you."

"Yes, Charles."

"If you marry again, be sure to choose a man of gentlemanly and refined feeling. You know how I respect you."

Margaret laughed outright.

"Marry again, Charles! you'll never give me the chance. Why, you look better now than you've done these two years. Everybody says so—the Charlerois, the Greatharts,

every one; and I wrote it to Agnes only yesterday. Come, come, cheer up. Shall I bring in your breakfast, or will you get up?"

"What do you think, Mar.?"

Margaret understood the real meaning of the interrogatory, which implied a disinclination to rise.

"Well," she said, "I propose you breakfast in bed; afterwards you can get up and sit at the window, enjoying your cigar. You'll be amused seeing the crowds passing to the Exhibition."

"Just as you please, my dear."

"Everything will come right in the end."

"I hope so."

"I've boundless confidence in my brother," said Margaret, warmly.

"Yes, my dear, I know you have. You think a great deal of your family; but when I'm gone you may find out your mistake. Don't be offended, Mar., don't be offended. Your cousin Richard is a gentleman—an undoubted gentleman; your brother Harry is a good-natured man, and, I think, an honest man; but both have ruined themselves, or very nearly, by the marriages they've made. As for Ned—"

Mr. Wynum shook his head, and relapsed

into silence. After a little while Margaret said, smilingly,—

“As we have talked of families, I must say a word about yours. Why don’t you write to your brother, or allow me to write to him? It doesn’t look well. And there’s Mrs. Wynum, who was truly a mother to Charlie. Even for his sake you ought to do so, I think.”

“My dear Mar., ’tis for Charlie’s sake I don’t write to my brother. Tom is an obstinate man. Immediately after our marriage, Mar., I received a letter from him, the tone and matter of which made it impossible for me to write to him again. I never showed you that letter, my dear: you’ll find it some day amongst my papers. If, in our late little pecuniary embarrassments, I had applied to Charlie, he would immediately have responded, for I know his uncle makes him a handsome allowance; but I don’t think, my dear, you’d have advised such a course, seeing how complicated our family relations are, and how it might have tended to injure Charlie.”

“Certainly not; you did quite right.”

“Fanny is very late,” said Mr. Wynum.

“Oh, no; ’tis still daylight. She went to inquire after her aunt’s baby: the little thing is ill.”

“I hope they won’t keep her.”

“No danger. The servant will bring her back presently.”

“My dear Mar., I don’t like to see you alone; you want some one with you.”

“But, Charles, I haven’t been accustomed to any one but you, and that’s enough,” said his wife, laughing. “However, I like Fanny’s company very much; and here she comes.”

Mr. Wynum continued very languid during the ensuing two days, but on the third day—it was Thursday—a change took place. His face became flushed, his eyes exceedingly bright, and at intervals a rush of heat through his frame bedewed his brow with heavy warm drops, that trickled down his face. At such times he undid his necktie, sat at the open window, enjoyed the mild June air, and did not complain. When the paroxysm had passed, his wife gave him a little wine and water, and wondered that the weather, which was not over-warm, could affect him so much. These flushes and heat-shocks continued at long intervals during Thursday and Friday, though on the nights of these days Mr. Wynum slept with unwonted tranquillity.

On Saturday Margaret had occasion to call on Mr. Grimey. She was absolutely destitute

of money. Partly through economy, and partly through love of physical exercise, in which persons of nervous-bilious temperament delight, she performed the journey to Warwick Street on foot. After a delay of more than two hours Mr. Grimey came back from the City. He apologized for not having been able to keep his appointment. After a little talk, he gave Mrs. Wynum 2*l.*; he would next week give the remainder of the 10*l.* he had promised. Thoughtful and dejected, Margaret returned on foot, now through economy, across the Park. In Church Street she gave some orders to tradespeople, and, entering her own home, found her husband and Fanny anxiously expecting her return. Margaret, constitutionally cheerful, put a smiling face on matters, said she had been unexpectedly delayed; and after dinner, whilst Fanny was gone to visit the baby, Mr. Wynum, now made tranquil by the presence of his wife, dozed in his easy-chair till tea-time, when he awoke. The feverish symptoms of the two previous days had departed; he was calm, thoughtful, and unusually silent. He had been pacing the room to and fro for some ten minutes, when he stopped beside his wife and said,—

“Mar., my dear, I’ve a favour to ask you.”

“Look upon it as granted, my lord and master, and say what it is.”

“Mar., my love,” said Mr. Wynum, sadly, “I should like to have my feet washed to-morrow night.”

Margaret looked up in surprise. Washing his feet was one of the many little personal services she had always performed for her husband; and if it was a proof of his feebleness that he could not conveniently perform the office himself, so the extremely delicate manipulation required in the operation was evidence of his excessive nervous sensibility. A little management and coaxing had always been needed to induce him to submit to the feet-washing, and Margaret now looked up doubtingly in his face as she consented.

In the same quiet and subdued mood Mr. Wynum retired to rest. Margaret, fatigued by her long walk of the previous day, slept soundly till nearly nine next morning. Mr. Wynum was already risen. Thinking he was in the sitting-room, his wife proceeded to dress, and, when quite ready, passed into the adjoining chamber. Mr. Wynum was not there. His hat and cane were not in their places. “He has gone to the chemist’s,” thought his wife, for, according to his wont, Mr. Wynum

had become the frequenter of a chemist's in the neighbourhood. Fanny had now come down. When the servant answered the breakfast bell, she said, in reply to Mrs. Wynum's inquiries, she did not know when Mr. Wynum had gone out; it must have been early, as at seven o'clock she found the chain off the house-door, and the latch down. Mrs. Wynum became greatly disturbed, but, with habitual self-restraint, observed that Mr. Wynum would soon return. When the servant quitted the room, Margaret put on her bonnet, and, requesting Fanny to commence breakfast, went off to the chemist's, which was close at hand. The shop had not yet been opened for the day. Margaret pulled at the private bell, and, after a considerable lapse of time, an untidy servant, apparently just risen from a sooty couch, made her appearance. Mr. Wynum, the woman said, had not been there that morning, certainly not; she was the first to take down the chain and open the door; her master was not risen. Margaret turned away. She walked down Church Street and into High Street; she turned into Kensington Gardens, and came round by the barracks, but found no trace of her husband. She returned to the house. There was no account of him. She

left again, and went towards the Bayswater Road, and through some of the terraces that lie contiguous to Silver Street, but her search was everywhere fruitless. Then, condemning herself for the folly of thinking he could have walked so far beyond his customary short promenade, she returned home, confident of finding him there. But no; he had not come back. Margaret's anxiety now amounted to anguish. She stood by the window, her bonnet on, and looking steadily into the road. She expected to see her husband brought in wounded--perhaps dead. Her mind was strained to its utmost tension. She did not speak; neither did Fanny, who sat near her. Margaret thought within herself, "Have I watched and tended him six years to lose him now in this way!" She could not bear to cast blame on him, but she wondered whither he had strayed. Her nerves were strained to that pitch that she appeared calm; she awaited a dreadful catastrophe. It was nearly eleven o'clock; the church bells were ringing, it being Sunday, and people were beginning to crowd the streets on their way to places of prayer. She saw wives going along with their husbands and children, and looking so happy in the bright June sunshine. She

saw the passing groups clearly, distinctly, but she took no note of them, though perfectly conscious of their presence. The images passed over her mind as over a mirror; her brain was so over-strung that the operations of thought seemed to be suspended. A loud, well-known knock was suddenly heard at the house-door. Margaret ran to the head of the stairs. The servant had already admitted Mr. Wynum. He looked pale and thoroughly exhausted. In addition to his cane, he had taken the support of an umbrella, and was leaning heavily on both. Margaret, without speaking a word, took the umbrella and presented her arm. She was too overpowered to speak; she could scarcely realize the fact of his being back and alive. Mr. Wynum was seated in his easy-chair, his hat taken off, and his cane laid aside, before a word was exchanged between him and his wife. Then he looked up in her face with a deeply-pathetic expression. She wiped his forehead, then pressed her lips there. He must have had one of the heat-shocks during his walk.

“Where have you been, my dear?” said Margaret, quietly.

“I walked into the Gardens. I thought the morning air would revive me.”

“Oh, Charles! Charles! how could you go out so early, exhausting yourself!”

“My dear Mar., if you knew how I had felt from three in the morning you wouldn’t be surprised.”

“You might have called me: I’d have gone with you.”

“I did not wish to disturb you, my dear.”

Fanny, who had not spoken a word all this time, not even one of welcome to Mr. Wynum, or of congratulation to her friend Margaret, now placed a coffee-table near the invalid. She had reconstructed the long untasted breakfast, and now, remarking that Mrs. Wynum had not yet eaten anything, volunteered her services to wait on Mr. Wynum. The old gentleman smiled, stroked Fanny’s hair, bade her persuade Mrs. Wynum to eat, and, under Fanny’s supervision, actually made a good breakfast himself. He tried a cigar, but after a few whiffs put it aside, and then dozed off in his chair for nearly two hours. During this time Margaret recovered her serenity, and, as she occasionally glanced at her husband, recalled with terror what she had endured that morning.

Evening came. Mr. and Mrs. Wynum were sitting alone in the front room, Fanny having gone to visit her infant cousin. Mr. Wynum

had slept a good deal during the day, had dined comfortably, and was calm, apparently altogether oblivious of the nervous terrors and excitement of the morning. Though he now talked at intervals, he did not seem to relish his cigar. After a time, he stood up and began to pace the room: suddenly stopping, he reminded his wife of the washing of the feet. Margaret had given directions to the servant, but only on speculation, so difficult had she always found the feet-washing operation to be. The water having been brought, and the servant having retired, Margaret proceeded to make the final preparations. And now, as she moved from one room to the other, she was seized with a solemn awe; the atmosphere around her seemed changed; the words, "She hath done it for my burial," came to her mind with the clearness of a sudden revelation; she felt as if in a superior presence, and bowed her head. After awhile the impression passed away, and having accomplished the contemplated lavation, and seen the invalid quietly asleep in his bed, she wished Fanny good night, and took a seat in the front room, leaving the folding-doors open. Now that she was quite alone, she sought repose in the free indulgence of thought. It was both rest and recreation to her to forget

the actual and take refuge in the ideal; and as she planned and pictured a future, Hope touched the whole with a roseate hue. Her husband's account of what he had suffered during the hours immediately following dawn that morning made Margaret resolve to watch beside him till sunrise, so that in case of his waking she might be ready to tranquillize his nervous fears. She kept her watch, dozing frequently, overcome by fatigue, but again reassured by the tranquillity of the sleeper. When the sun was fully risen she went to bed, and slept soundly till about seven. On opening her eyes she saw her husband standing dressed, hat in hand, and preparing to leave the house. She sprang out of bed.

"Charles! Charles! What's this?—you're not going out?"

"My dear Mar., I must, I must. I'm suffocating."

"Wait," said his wife, quietly, "and I'll go with you."

"My love, I cannot. Oh, Mar., if you knew how I feel!"

"Charles, I beg, I implore! 'Twill be like yesterday morning. I shall lose my life."

"Don't excite yourself, Mar. I merely wish a little fresh air. I promise to be back in an hour."

“Do you promise?”

“Yes. I feel stifling. I’ll walk on the terrace. By the time I return the chemist’s will be open; I’ll step in there. Pray let me go: I stifle here.”

“Well,” said Margaret, helpless in opposition, “you promise?”

“Yes, dear; and let breakfast be ready: I should like a cup of tea.”

He looked so strong and well that his wife’s fears were allayed, and she smiled as he went off.

Margaret hastened to dress; gradually her alarm cooled down. Her husband had promised to return within an hour: he would certainly keep his word. Fully dressed, bonnet on head, and parasol in hand, she went up to Fanny’s room, and found the studious girl reading. After a few words with her little friend, Mrs. Wynum hurried off to the chemist’s. Mr. Wynum had been there some time before, and, after swallowing a carminative, had left. Margaret looked up and down the terrace; he was not within view. Troubled exceedingly, but still trusting to his promise, she walked along two or three terraces running parallel to that in which she lived, but, not meeting with her husband, she returned home,

calling on her way at the chemist's. No account of the wanderer. She sat in the easy-chair too agitated to speak, and in a state of strained endurance. At length the loud knock was heard; Fanny fled to the door. Margaret waited to see her husband led in. She felt that a few more such mornings would kill her.

"My dear Mar., you see I've kept my word."

"Yes, Charles," said his wife, forcing a smile which was but faint.

She had vacated the easy-chair, and placed him therein. He did not look as he had done an hour before. The healthy glow, which might have been only a hectic flush, had given place to pallor and an expression of utter weakness.

"You're not well, Charles."

"No, my dear, I'm not well."

"I'll tell you what I'd recommend," said Margaret, in a cheerful tone, and smiling. "I'll help you into bed, and wash your face and hands; then you'll be fresh for breakfast."

"Just as you please, Mar., my love."

¶ Margaret soon carried her proposition into effect. Mr. Wynum breakfasted with his ordinary relish; and lying in bed, nicely propped up with pillows, the colour now more

regularly distributed over his face ; he scarcely looked an invalid. He tried a cigar, which he could not relish and soon laid aside. He took up a book, read a little, made some remarks to his wife on the opinions of the author, listened to her replies, read on, commented again, and after this fashion—reading and speaking at intervals—he finally dozed off into a deep sleep. He did not wake till late in the afternoon. He was very, very languid. He drank half a glass of wine, but did not care for more. Still he *would* get up. When up and dressed he consented to have a little beef-tea, but said it should be his dinner ; he would have it when all were dining. His wife gave orders, and as soon as the beef-tea was ready dinner was put on the table. All were seated and eating, when Mr. Wynum pushed his plate away, uttered a half-stifled scream, laid his hand on his heart, and sank backwards. His wife sprang to his side, put her arm round his neck, and supported his head.

“ What is it, Charles ? ”

He looked up in her face and smiled. But oh, the changed expression ! Like one at whose feet an abyss suddenly opens, Margaret Wynum saw now plainly revealed a truth unsuspected up to that moment. Her husband was dying.

With Fanny's assistance she helped him to the easy-chair. He tried to struggle against the weakness that was stealing over him. He looked up occasionally at his wife and smiled, though he refused to taste the wine-and-water which she offered. A medical man, recommended some time before by the chemist, and for whom Fanny had been dispatched, came. He was a quiet, elderly man; he remarked on the great frontal development of the patient's head, said the brain was very large, temperament evidently highly nervous, weakness very great. He then asked a few general questions, felt Mr. Wynum's pulse—who listened attentively and with a faint smile to what was being said—ordered a mustard poultice, and said he would return in a couple of hours. Margaret accompanied Dr. Muzzle downstairs. His reply to her inquiries was a string of professional nothings, signifying, in reality, that if her husband recovered, he would live longer. On her way upstairs Margaret met the landlady, who had been in to see Mr. Wynum. Mrs. Street said, shaking her head, she was afraid doctors could do the poor gentleman no good, but it was right to have one for the sake of a certificate. These remarks were as so many bagger-thrusts to Margaret; a flood of grief

rushed over her brain. She leaned against the wall. A voice from within called. Her husband's senses, always acute, had as yet suffered no diminution of keenness. He had distinguished her voice even in the low tones in which she spoke with Mrs. Street. She hurried into the room.

"Mar., my dear," said the sick man, putting out his hand, "I think I'm going to leave you."

Margaret hastened forwards, and fell on her knees beside him. She burst into tears.

"My poor Mar., I leave you very friendless, and I can do nothing."

"Oh, Charles! Don't think of me; think of yourself, and of the eternity into which you are about to enter."

She rose from her knees, and remembering the great duty to the dying, Margaret, though imperfectly qualified, talked to her husband of the great fundamental truths of Christianity.

Evening wore on. Dr. Muzzle returned; Mr. West dropped in. He was much concerned when he saw how matters were. Mr. Wynum was reclining on the sofa, holding his wife's hand. He told the doctor he thought the heat-shocks were returning. The next minute he had an attack. A great internal struggle was

going on, which the patient endured in silence. His face flushed, his eyes became dilated and intensely bright; after a while, the colour on the cheeks fluctuated, the light in the eyes faded and gradually died out, till the orbs sank back in the sockets. The face was then ghastly. The sufferer looked languidly towards his wife, and tried to force a smile. She presented a glass of wine to his lips. He shook his head and turned away. Mrs. Wynum and the doctor were standing, their eyes fixed on the sick man, when a light knock was heard at the door, and Ned entered. His sister had not seen him for three weeks; nor should she have seen him now, but that business had brought him into the neighbourhood, and he had an hour on his hands with which he did not know what to do. Ned was in high spirits, but became suddenly subdued when he saw his sister's fixed countenance and his brother-in-law's prostrate condition. However, after a few words of explanation, Ned rallied, advised Mr. Wynum to drink his wine and all would be well; after which remarks, his sister being entirely occupied with her husband, he entered into conversation with the doctor and Mr. West. Ned's excitement was irrepressible; he was obliged to give it verbal vent. He had

been that day to see five members of Parliament, some of them leaders of their respective parties; a friend of his had been wronged, and he was determined to let people see how he could defend his friends. Then he named some of the distinguished personages who had promised to back his friend in the inevitable fight.

Whilst Ned talked, riveting the attention of his listeners, Margaret watched her husband. He had had fresh paroxysms, but they were partial; now one side of the face was affected, now the other. It was distressing to look on one cheek flushed with hectic brightness, and the eye above full and radiant, whilst the other cheek remained pale and wan and the eye sunken.

Another half-hour and Ned had exhausted his account of what he had done and what he was preparing to do in the approaching parliamentary conflict. Drawing his chair to the table directly opposite to the side at which Mr. Wynum's couch stood, he assured his brother-in-law that he would be quite well next day, he was sure of it; he had often seen him worse than that. Dr. Muzzle, carried away by Ned's talk, and perhaps moved by sympathy for the wife, who sat with her eyes

fixed on her husband's face, coincided in the favourable opinions expressed; so did Mr. West.

"No, no," said Margaret, suddenly, and pointing to the sick man, "never tell me that that eye will recover."

The patient was again engaged in a struggle with the great opponent of life; the eyes sunken back in the head, the hot drops that rolled down the forehead, the cheeks now burning red, now pale and haggard, attested the violence of the conflict.

After a little while the patient rallied. He spoke to Ned, asked a few questions about his affairs, and then lay quietly back. He was annoyed by an accumulation of phlegm in the throat, which he could neither swallow nor get up. The doctor said if he could only get rid of that he would do well.

About eleven o'clock, Ned, having drunk a couple of glasses of wine, began to make his adieus. His manner was noisy and fussy, put on to hide a sense of nervous alarm. Pointing to the decanter of port wine that stood on the table, he told Mr. Wynum to drink plenty of that, get rid of the phlegm, and he would be all right. With Ned went Mr. West and Dr. Muzzle; the latter, before his departure, having recommended Mrs. Wynum to persuade

her husband to take the draught that had been prescribed.

Mrs. Wynum was left alone with her husband. She asked what he would like to do, and in reply was told he would like to go to bed. He thought he could sleep. He rose to his feet, and, looking round with the air of one who would not be conquered, took hold of his wife's arm and walked into the adjoining room. Once in bed, he slept without interruption till breakfast-hour next morning; but, though he insisted on getting up, he could not eat, neither would he taste tea or coffee. The fever had not returned since the preceding evening, but the sick man looked completely shattered as he sat in his easy-chair, leaning feebly back. His wife gave him occasionally a spoonful of wine-and-water. He thanked her with a plaintive look and feeble smile; thanked her for all her care and tenderness, to which he declared he had so long owed his life, "but," he added, "'tis nearly finished, Mar." Then when he saw the tears overflowing her eyes, he checked himself, and, making a great effort, sat erect, and begged "Mar." to breakfast together with Fanny, whilst he rested in his chair; later on he would, perhaps, eat something.

Margaret and Fanny breakfasted in silence, glancing frequently at the easy-chair, where Mr. Wynum lay dozing. Dr. Muzzle arrived about eleven, and was evidently struck by the change he observed in the patient, who did not address a word to his medical attendant. The latter remained half an hour, and, at leaving, promised to call again. The day passed slowly away; the patient ate nothing, but occasionally swallowed a spoonful of wine-and-water, thanking his wife with a look or a pressure of the hand. The doctor made his third call about nine in the evening, and found Mr. West making a sympathizing visit. The two gentlemen, after a while, began to talk in a low tone on general topics, till they quite forgot the patient and his nurse, who, with Fanny, formed a group at the opposite side of the room. The doctor and Mr. West remained till past ten. Both, at leaving, strongly advised Mrs. Wynum to be of good cheer, and try to get her husband to bed as soon as possible. If he slept, all would be well. When the strangers had taken their departure Mr. Wynum became rather lively; his wife felt quite elated, and in administering the wine-and-water soaked therein a few morsels of bread, which the sick man swallowed spite of the

choking phlegm. After this, the patient, apparently strengthened, retired to his room supported by his wife. He went to bed, and dozed quietly for half an hour, his wife sitting at his bedside. Suddenly he raised his head and looked around. Margaret scarcely recognized him. His cheeks glowed, his eyes were dilated; he put forth his hand with a bright smile of recognition, but, before she could take it, he spoke as if addressing somebody standing immediately behind her. The shock was so great that Margaret feared to look round for a moment. Recovering from the sudden terror, she stepped into the front room.

“Fanny, will you remain with me to-night?”

“Yes, Mrs. Wynum.”

“I’m frightened.”

Margaret had scarcely uttered the words when their import brought back the feeling of supernatural terror which she had just thrown off. During nearly six years, how often had she kept solitary vigil, and never asked for human sympathy! Throughout how many a dark and lonely winter night had she outwatched the stars, and in the cold grey of a January morning silently sought a few hours’ sleep! How many a summer sun had she seen

fade below the western horizon, and how patiently had she waited, till the same orb, re-appearing in the east, had chased away the silvery light of dawn. But now the supreme hour was come, and Margaret Wynum shuddered in the sense of her loneliness, not that she recognized the change in her husband's condition as a forerunner of death, she thought he was losing his reason; and, as she again stood by his bedside and saw his countenance become fair and ruddy with a freshness like that of youth, the fearful thought became confirmed in her mind. With her eyes fixed on his face, and every nerve of her frame strained to its utmost tension, she listened whilst he spoke to his mother words of affectionate welcome, or, the next moment, with lofty politeness, addressing some imaginary individual, requested to know to what he was indebted for the honour of the gentleman's presence. Then he would call "Mar., Mar.!" and ask if she had invited all these people into his room, and what was the meaning of their being there. Anon he would stretch out his hands and claw the air as if striving to grasp some object that flitted before him. Suddenly turning towards his wife, he extended his hands with the same clutching movement. She

involuntarily drew back ; he rallied, recognized her, smiled.

“ Mar., are you afraid of me ? ”

“ No, Charles, no.”

“ Then why do you draw back ? Are you afraid I’ll pull out your eyes ? ”

There was no need of reply. The fever, which had abated for a moment, returned with redoubled violence. The cheeks were ruddier, the eyes brighter, the speech more voluble, than before. Margaret stood transfixed. She did not recognize the truth. Never before had she seen the struggle that attends the parting of soul and body. Fearful thoughts, noways akin to the truth, crowded into her mind. She believed her husband had become insane. She pictured him in an asylum, and she, living in the neighbourhood, visiting him when permitted. Meanwhile he continued to talk, and in a voice loud and strong, sometimes to one, sometimes to another, of those he believed present. When he spoke to his mother, it was with affection, and so also to the companions of his youth and manhood ; then again he would call “ Mar.,” and beg her not to leave him.

During more than two hours had this gone on. Margaret stood by the bed, gazing fixedly on her husband’s face. Accustomed to

bearing her trials alone and to keeping her affairs as much as possible from the knowledge of strangers, it never occurred to her to call Mrs. Street or to ask for help. She believed that when morning came and the doctor could be brought, she would be obliged to do something decisive. Twice had she looked in on Fanny. The poor little girl on first hearing the loud delirious talk had become so frightened that she fetched Sarah, the servant, and begged her to remain. Whenever Margaret looked in she found them sitting close together on the sofa. It was a proof of the tribulation of Mrs. Wynum's spirit that she was not able to dispense with the comfort she derived from the knowledge that these two young girls were near.

The sick man, worn out by these hours of delirium, had become quiet. The fever had abated. He had recovered his senses, had recognized his wife, smiled, and held her hand some minutes in his own burning palms. He had closed his eyes, and seemed inclined to sleep. Twenty minutes passed; the delirium returned. The sick man tossed the bedclothes about, addressed an imaginary crowd, or spoke to individuals by name. All his wife's terrors revived. Suddenly springing out of

bed, the patient walked actively and agilely to the corner of the room where his walking-cane stood, laid hold of it, and prepared to leave. He opened the folding-doors. On his appearance Fanny and Sarah clutched each other in terror. Mr. Wynum turned towards the door that led to the stairs. Margaret stepped forward, and turned the key in the lock. Her husband no longer recognized her. He addressed her as "Sir," and said he knew how to mend a lock. Then, using the head of his cane as a hammer, he began gently to tap the door-handle and the panel, and occasionally dropped a word, as if well pleased with his work.

Having passed some time in this way, the sick man, rising from the chair which his wife had placed for him in front of the door, laid aside his cane, and returned quietly into his room. Unaided he got into bed, stretched himself at full length, adjusted the coverlet, and crossed his arms on his chest. He looked at his wife, who had not interfered with any of his movements, and smiled faintly. He did not speak, neither did Margaret. A new light had broken on her. As she looked on her husband, from whose face the colour had now almost entirely disappeared, and saw him lie

so straight and composedly in his bed, she remembered how six weeks before he had, as he lay in the same attitude, told her it was so he should die, quietly and without a pang. She saw that his prediction was about to be fulfilled. She took his hand, and, without a single throb of grief—her impressions were too exalted to admit of such emotion—she spoke to the departing spirit words that would keep before his mind the fact of the great Presence into which he was about to pass, and his grounds for hope.

In after years Margaret Wynum learned to regret she had not known these truths better, but at the moment she acted according to the best of her knowledge.

The consciousness of the dying man was perfect. He made responses to the prayers his wife repeated, but he refused to taste even a drop of water. The gurgling in his throat, so troublesome during the two previous days, had ceased; the fever had subsided, the hand was now cold and limp, the forehead slightly clammy. Margaret slipped her hand gently in, and felt the feet. They were stony cold. As she turned round she caught the dying man's glance. He smiled feebly, as though he would say, "Aye, so it is." Then the wife

returned to her higher task, and whispered words of hope and comfort, to which now a feebly uttered word, and lastly a gradually weakening pressure of the hand, made reply.

The pale light of early morning was entering in slanting lines through the window-panes. A very dark shadow swept across the sick man's face. His wife thought it the reflection of the Venetian blind. She adjusted the cord, and turned towards the bed—

Margaret Wynum had no longer a husband.

Mrs. Wynum fell on her knees, and prayed earnestly and humbly, as the creature prays when recognizing the presence of the Creator. After a while she looked in on Fanny, whom she found lying asleep on the couch, whilst Sarah reposed in the easy-chair. Margaret was pleased that it was so. She returned to her place by the bedside, where she had watched so long. Her thoughts were all in a tangle. She experienced an indefinite feeling of having a great deal of work to do—a great deal of painful, laborious work; and whilst she thought, or tried to think, about it, exhausted nature claimed her rights, and Margaret, completely worn out, fell asleep in her chair.

When she woke it was with a start, as if she

had received a blow on the head. She looked around, and remembered all. The necessity in which she had found herself for so many years of acting promptly, and her long-acquired habits of self-control, served her now. Passing into the adjoining room, she roused Sarah, said it was seven o'clock, and recommended her to get breakfast quickly. Fanny sprang up.

"How is Mr. Wynum?" she said.

Margaret looked steadily at her little friend, but made no reply. The truth which framed itself in her mind in words was more than her lips could utter. Then for the first time she realized her loss. She burst into tears. Fanny flung her arms round her neck and wept too.

Sarah's report brought up Mrs. Street, who showed a great deal of womanly sympathy. She did not, however, forget to say that Mr. Street was an undertaker as well as upholsterer; and, if Mrs. Wynum wished, would make the necessary arrangements. Mr. Street's services were accepted; but it was necessary that he should wait the arrival of Mr. Morton to receive orders.

Mrs. Wynum had sent a note by hand to her brother Ned, telling him what had occurred, and requesting he would come to her imme-

diately. Mr. Morton's landlady informed the bearer that her respected lodger was in the country, but that, the moment he returned, she would hand him the note. After a lapse of four hours, Margaret, not having heard of her brother, sent for Mr. Street, and gave directions. But how contradictory is often action to profession! Here was the strong-minded, philosophic Margaret Wynum ordering that the body of her husband should be encased in two coffins, because she remembered how he had often expressed a nervous horror of having a mound of clay press upon his chest in death. And she ordered a red velvet pillow to be placed beneath his head, because she could not forget how tender and delicate he was in life. A note was written to Mr. Morton, to Paris; another to Mr. Browne; and a third to Mr. Grimey, requesting him to inform his capitalists of Mr. Wynum's demise.

These letters, two dictated by affection, the other by a sense of duty, having been sent off, Margaret waited hour after hour, expecting to see Ned or hear from him. But of Ned's existence she had no notice. Mr. West and Dr. Muzzle called. The latter seemed greatly surprised at the turn events had taken; the former said he had taken the liberty of

acquainting Madame Charleroi and his daughter with the dangerous state in which Mr. Wynum had lain for the two previous days; but, as to the final event, he thought it better Mrs. Wynum herself should write, Madame Charleroi being in delicate health and very sensitive.

Fanny's aunt called, and was very anxious to be of use, but her services were not needed. Some acquaintances from Brompton dropped in; some, too, from Kensington came; so that Mrs. Wynum was not alone through any part of the day. But evening came, the visitors had retired; night came, and Margaret was alone with Fanny. But not with Fanny only. How often during the day had she slipped into that inner chamber and gazed on the peaceful face of the dead! And now, at midnight, she stood there alone, whilst Fanny slept on a couch in the outer room. The lids, closed by her own hands, fell gently over the large blue eyes. She took the hand in hers; there was no responsive pressure; the eyes unclosed not, to send forth an answering glance. Truly, love casts out fear. Margaret bent down and kissed the massive unwrinkled brow. Then she looked steadily on the face. The regular features and very fair complexion showed no trace of pain or suffering; and

though Mr. Wynum had lived more than seventy years, in death he looked twenty years younger.

Mrs. Street was very attentive. The fact that her husband was likely to make a good thing of the funeral may have had some weight with her, but she was naturally obliging and gentle. Seeing Mrs. Wynum was as constant to her husband dead as when he was living, and would not leave him, Mrs. Street prepared a pallet in the front room, and arranged the couch for Fanny, who refused to separate from Margaret. It was only at intervals, and to snatch some hours of broken slumber, that Margaret lay down that night. Morning found her calm as usual, and mindful of the duties she had to perform. She shed no tears, put on no affectation of sorrow, and said honestly to her visitors she was surprised at feeling so little. But evening came, and with it subsided the fever of spirit that had sustained Mrs. Wynum during the three preceding days, and now she began to feel low and depressed. A sense of profound loneliness stole over her mind. She thought of the coming night, and was seized with a vague, objectless terror. She had previously arranged that Fanny should return to her own room that night, and that Mrs. Street's

little daughter should occupy the couch in the front room. She was beginning to regret these arrangements, when the door opened, and Monsieur Claude, accompanied by his friend, Monsieur Albert, entered. Margaret was very glad to see them. Monsieur Claude had come to inquire after Mr. Wynum's health, and was shocked to hear how his illness had terminated.

"How grieved my mother will be!" he said; "and Jane too! Had she known of this great calamity, ill as my mother is, Jane would have come to stay with you. She was greatly concerned yesterday, when she received her father's letter."

The presence of Monsieur Claude and his friend, whom Mrs. Wynum had often met before, afforded her solace. Her nervousness abated. She talked with her visitors, answering the inquiries of Monsieur Claude, who, she knew, had always entertained great admiration and regard for her husband. Whilst thus engaged, Margaret heard heavy footsteps on the staircase. It was the sound of many feet, shuffling and unsteady in movement, as of those that carry a great weight. An icy thrill ran through her frame. She divined what the load was that was being brought upstairs.

She listened as the door of the bedroom, that gave on to the landing, was opened; then she stepped out, and saw that the men had deposited their burden on the floor. She stood at the foot of the bed, and looked towards the face, so stony, cold, and unanswering, that lay there supported by the pillows. Monsieur Claude and his friend had come in by the folding-doors, and stood at a little distance from Mr. Street and his two attendants.

All were silent. At length Mr. Street said,—

“I think, ma’am, you had better not stay.”

Margaret looked at him fixedly, as she said in a low, hoarse voice,—

“I’d rather do it myself. I always tended him: he didn’t like strangers.”

Monsieur Claude crossed over to where Margaret stood. He took her hand.

“He always liked me, Mrs. Wynum. I pledge my word the men shan’t touch him. Monsieur Albert and I will do everything.”

Holding her hand, he led her gently into the front room. She yielded, for she saw she could not do what was needed. She was beginning to feel very weak and low. Poor little Fanny sat beside her, silently sympathiz-

ing with a vague consciousness that something dreadful was going on which she could not quite realize.

Mr. Street and his attendants were heard after some time to descend the stairs. When the sound of the receding footsteps had ceased, Margaret stepped on to the lobby, and, through the partly open door, saw the two Frenchmen kneeling beside the coffin, which had been lifted on to the bedstead. They recited, alternately, verses of a psalm in Latin. Margaret glided in and knelt; but, when she tried to pray, she so clearly realized her cause of grief that she could only weep. Monsieur Claude, perceiving Mrs. Wynum, rose from his knees, crossed the room, assisted her to rise, and led her away. He had learned from Fanny that Margaret had been watching for many nights, and that she would continue to do so till after the funeral. He knew she had been for years a faithful and patient watcher, but he saw she was now much shaken.

“Where is Mr. Morton?” he asked.

“I don’t know,” said Margaret. “He called here on Monday evening, but he hasn’t been since. I’ve written twice, and sent repeatedly to his lodgings. His landlady thinks he’s in the country.”

Monsieur Claude made no observation on this recital of Mr. Morton's brotherly proceedings. After a short pause, he said,—

“Mrs. Wynum, you'll not object to our watching with you to-night; I mean Monsieur Albert and myself. Miss Fanny tells me you insist on her not remaining up any longer; and quite right. You'll allow us to stay. My mother would be greatly grieved if she knew you to be alone; so would Jane.”

Margaret Wynum's nerves must have been well-nigh shattered, so thankfully did she accept this offer. She shrank from facing alone the long, dark, silent night. Now Fanny stole near, and whispered in her ear,—would she not allow her to remain too? It would be a great kindness, for she felt she could not sleep. To this proposal Margaret consented, for several reasons.

The four, being now elected to a night-watch, sat down tranquilly. Mrs. Wynum asked particulars of Madame Charleroi's illness, and spoke affectionately of Jane, to Monsieur Claude's evident satisfaction. Suddenly the door was almost burst open, and Ned Morton entered. He carried in his hand a long cylindrical tin case. He hurriedly embraced his sister, laid the tin case in an angle of the

window-frame, shook hands with Fanny and the gentlemen, and said,—

“I was never so stunned in my life as when Mrs. Street told me what has happened.”

“I wrote to you,” said Margaret, “and sent several messages.”

“Ah, yes! I’ve been at Brighton with Stromboli. Always a slave to other people’s business. How pale you look, Fanny!”

“Mrs. Wynum looks paler,” said Fanny, curtly. She did not much like Mr. Morton.

“Yes, very true. Mrs. Street tells me, Margaret, you’ve been watching so many nights. She wonders you can live without sleep, and so much alone.”

“Monsieur Claude and Monsieur Albert have been good enough to offer to remain with me to-night.”

“I’m much obliged to Monsieur Claude and to Monsieur Albert,” said Ned; “but we mustn’t trouble them. I’ll remain to-night.”

“’Twould be no trouble,” said Monsieur Claude; “we should think it a privilege to watch beside the coffin of one we esteemed so highly as our deceased friend.”

“You’re very good, very good; but I haven’t seen my sister since this calamity befell her, and I should like to sit with her.

Not that I think the less of your offer ; but you can understand my feelings."

" Oh ! certainly, certainly."

Ned, in reply to some remarks made by Fanny, said he hoped Mrs. Wynum would not allow so very young a lady to keep watch another night. To this insinuation Fanny strongly objected ; but, being given to understand by Mr. Morton that he wished for some private talk with his sister, she withdrew her objections, and, wishing the company good night, retired. The two French gentlemen remained till eleven. Ned accompanied them to the house-door, and was profuse of thanks for their kind intentions and attentions.

" I'm glad they're gone," he said, re-entering the sitting-room, and going straight to the angle where stood the tin case. This he opened, drew forth a roll of paper, and, turning towards his sister, said, " I know, Margaret, I'm going to ask you something dreadful. But if you refuse I shall be ruined. I admit 'tis shocking to ask it at such a moment, but what can I do ? You're the only person that can help me."

" What is it ?" asked Margaret, in a low voice, and glancing at the papers.

" I'll tell you what it is. That fool,

Stromboli, has got himself into such a mess. But he's delighted. Like all fools, he longs for notoriety. I've promised to pull the fellow through. How I work for that man nobody knows but myself; and what do I get for it? Ah-h—such ingratitude!"

"What can I do?" asked Margaret: who could not help sympathizing with her excited brother.

"I must explain some points first. You know, Stromboli is a foreigner. He has been accused of propagating revolutionary ideas on the Continent, and of helping to stir up revolt by means of articles printed in this country and disseminated abroad. Some members of the present Government are dead against him. They tried to suppress the journal in which his articles appeared; but the fun of it is, not one of them understands the language in which it is printed. However, Stromboli is resolved to show fight. He's proud of seeing his name in the papers. He'd pay the Government for prosecuting him. He's got up a correspondence with the Secretary of State, who hates every bone in his skin, because he thinks Stromboli has been blackening him in an understandable language; so this fool of mine hopes to get up a debate in Parliament on this

question of his. Then he'll be perfectly happy."

"But what do you want me to do?" said Margaret.

"I'll tell you. We've had a letter from the Secretary, complaining of the offensive articles. We want to send a reply; but the reply must be also a protest—a document, in fact, that may serve as the basis of future operations. Stromboli doesn't know English, so I must do it. He comes from Brighton to-morrow morning: I meet him at the station at nine. He expects me to bring the dispatch for the Secretary. So you see, Margaret, if you don't stand by me, I'm done. I know 'tis dreadful to ask you at such a moment, but my future depends on it."

Margaret drew her chair close to the table, and, unlocking her desk which stood thereon, said, "We've no time to lose."

She drew up a sketch of the document that was to be sent to the Secretary of State, the which required to be thoughtfully considered and carefully worded. After many emendations, corrections, and erasures, the draft was decided on. Then Ned produced the large dispatch paper with which he had come provided; Margaret creased down a deep margin,

and commenced to transcribe. To facilitate the work, Ned read from the prepared draft, and Margaret wrote under dictation. She wrote in a round, clear, legible hand, and filled the pages rapidly.

It was a strange sight to see a woman so occupied, concentrating her mind on the execution of business in which she had no personal interest, and which required no small amount of thought, whilst her dead husband lay in his coffin at the other side of those folding-doors, and the brother for whom she was working thought only of his own emolument and the gratification of his vanity.

At length the dispatch was finished, and the pages fastened together with a tin pin. Ned said he was delighted, and rolling up the document put it into the tin case. His business being finished, a moment of reflection ensued, and Ned became nervous. He asked his sister if she could give him a glass of wine. Margaret brought from the chiffonier a bottle containing some port; Ned drank two glasses, then looking at his watch, he remarked it was ten minutes past two, and that probably he should be obliged to walk to Brompton, it being too late to find a cab. So saying, Ned shook hands warmly with his sister, who

accompanied him down stairs, and noiselessly closed the house-door. She had returned to the sitting-room, and was standing thoughtfully beside the table at which she had been writing, when she heard a gentle knocking at the street-door. It must be Ned: he had forgotten something. She looked round, and perceived his meerschaum lying on the table. She ran downstairs.

“Oh! you guessed what I wanted. I forgot my pipe. I should have been miserable without it. Thank you. Good night.” And having struck a light, and got his pipe into smoking order, Ned hurried away.

Margaret stole softly up the stairs, passed through the folding-doors, and stood beside the bed. She pushed back the coffin lid; she looked on the face so profoundly calm, and which in expression seemed every hour to become more tranquil. The fair complexion, the slight tinge of colour that still lingered on the cheek, imparted a youthfulness of appearance that in death seemed to contradict the record of years preserved during life. Margaret, gazing steadily on that face, felt as she had often felt before, how completely her husband had been dependent on her for love and care, and she thanked the great Disposer of

events that he had been taken before herself; for, notwithstanding the difference in age, she had often feared that her health would give way beneath the great stress to which it was subjected.

Ned had left her alone with her dead. The brother who had so often declared he would always "stick" by her had not offered to watch one hour with her. He had left his brother-in-law on Monday evening struggling in the death-agony, and had not returned till Thursday night; and then for what purpose? To ask her to write a long epistle to the Secretary of State. And between Monday and Thursday he had not sent note or message to inquire how she and her husband fared. Well, it was best so. With the jealousy of a proud mind, Margaret, knowing that Ned had no affection for her husband, was better pleased that he should not share her watch. It was different with regard to Monsieur Claude, who had always entertained a sincere regard and appreciating admiration for Mr. Wynum.

The pale rays of the early summer morning were casting a cold, uncertain light into the room. Margaret was still standing beside the coffin, thinking thoughts stern and high. A low voice murmured, "Dear Mrs. Wynum!"

She started, almost in terror, and turned round. It was Fanny, standing in the front room, who had spoken, a fear natural to youth preventing her going further. Margaret readjusted the coffin lid, and came forth.

"My dear Fanny, what is this? Why are you not asleep?"

"I couldn't sleep. I heard Mr. Morton go away, and I thought I might come down."

"My dear, good little Fanny, I'm afraid I'm selfish."

So saying Margaret proceeded to arrange the couch, on which she managed to make a comfortable bed. She then insisted on Fanny's undressing and lying down, whilst she took possession of the easy-chair herself. But she could not sleep, her thoughts were too busy. She was especially anxious to see Mr. Grimey, in order to close the transactions in which he was concerned, and so allow her husband's pecuniary follies to pass into oblivion.

Up to this time Margaret Wynum had not shed a tear, except when giving directions about the grave—for she was obliged to do everything herself—and the idea was vividly presented to her mind; and she remembered how often the nervous man had given utterance to a shrinking terror as he thought of

being laid within the cold, dank earth. Then tears had welled within her eyes and trickled down her cheeks as she remembered the sensitive nerves, once vibrating to every breath, now for ever stilled, and the capacious mind, now filled with infinite knowledge. But after that she had remained calm, receiving her daily callers without any affectation of sorrow, and checking all attempts at sympathy by saying she did not feel grief, which was only self-deceit, for she kept her mind at too high a tension to allow the relaxation of ordinary sorrow; but when, on Friday afternoon, Mrs. Goodwill and her eldest daughter called, and when her *ci-devant* landlady in unsophisticated prattle began to tell how she had always taken note of the affection that subsisted between Mr. and Mrs. Wynum, Margaret's feelings were moved.

“If you were out, every knock that came to the door he'd ask, ‘Is that Mrs. Wynum?’ And when you came back, your first word always was, ‘Is Mr. Wynum at home?’ I assure you we often talked of you, and gave you the greatest praise.”

“Yes,” said the daughter; “and, if ’tweren’t for Mr. Morton’s nonsense, Mrs. Wynum would be with us still, mother.”

Then Mrs. Goodwill went on to recount many trifling incidents forgotten by Margaret, or unobserved when they occurred, but which now brought before her mind in a simple recital stirred up a tender weakness within her. The strain on her feelings relaxed, and tears flowed down her face.

Miss Sophia, wishing to divert Mrs. Wynum's grief, began to talk of the Exhibition, and said how different it was to that of 1851. These remarks forced a flood of recollections on Margaret's mind. Into the eleven years that intervened between these two Exhibitions had been crowded all the griefs and bitter experiences of her life.

CHAPTER XI.

MRS. WYNUM had been some months a widow, and had settled down to her old occupation of writing. Immediately after the death of her husband she had received a pressing invitation from the Brownes to join them, Mr. Browne offering to meet her in Paris or London if she chose. She declined the offer "for the present," as she said. Since then her brother Harry had come to England, the trustees of the estate fund having given him notice that the time was come when the money could be invested according to his grandfather's intentions. Mr. Morton was glad of the intelligence, and found himself within a short time owner of a handsome estate in the neighbourhood of Hampton Court, whither his wife and children were soon transported, and where the Grants did not fail to muster in force, and where he would willingly have given his sister a permanent residence. But he was quickly

made to know he had not sufficient authority to realize his wishes. Margaret had visited at Hurstwood—that was the name of her brother's estate. She had even more than once remained there from Saturday to Monday; but, seeing that Harry purchased this indulgence of feeling at a great cost, her visits gradually became very rare. Knowing the sentiments of her sister-in-law in her regard, Mrs. Wynum was much surprised when one day an open carriage, drawn by a pair of handsome greys, drew up before Mrs. Street's door. Two ladies alighted from this handsome equipage, and were shown into Mrs. Wynum's sitting-room.

“My dear Marie, I'm delighted to see you. How do you do, Miss Grant?”

“Margaret, I'm come to take you for a drive in the Park. Put by your books and papers and come. All the world's out.”

Margaret enjoyed the drive. Her sister-in-law brought her back to Mrs. Street's, but not till she had promised to dine at Hurstwood the following Sunday; and, more than that, she was to go down on Saturday and return with Harry on Monday morning.

All these invitations and promises were duly put into execution. Mr. Morton was very glad to see his sister in his house, more glad

than he dared openly to express. Still he was so frank and unembarrassed in his demeanour that Margaret could not help suspecting Marie had received a handsome present or concession of some nature for the indulgence accorded to her husband. Old Grant, too, was very friendly, and remarked on the advantage of a family working together.

"Margaret," said Harry, as the ladies were leaving the dining-room on Saturday, "I shall want to see you in the library presently. I'll send for you."

Within an hour, the brother and sister were seated in the library in earnest talk.

"Now, Margaret," said Mr. Morton, after a long conversation, "you understand everything. This Act for the incorporation of limited liability companies opens a new era for commercial men. Under the old system—the joint-stock—you were always fighting in the dark; you might be robbed of all you had in the world in case of failure. Now you're only accountable for the amount you invest."

"It seems so much more just, so much more rational," said Margaret.

"Yes; Dick and I have determined to turn our business into a limited company. We'll have a first-class board of directors—not City

men alone, but tiptop army and navy and titled men. We'll have the strongest direction in England."

"And you're promoter and managing director?"

"Yes; and my promotion-money will be 40,000*l.*, to be paid down as soon as the company floats. Then, O Margaret"—Mr. Morton started up, and, standing in front of his sister, took her hand—"I shall be able to pay you. Heaven only knows what I've suffered on account of that money, what sleepless nights I've passed. You often thought me forgetful and unkind because I didn't send money when you were in trouble; but, Meg, I hadn't it, I hadn't it."

"Pray don't speak of that, Harry; 'twill all come right at last."

"Yes, Meg, 'twill all be soon right; but I wish to justify myself. However, as you have undertaken to write for us, you'll soon see that Hurstwood didn't come an hour too soon. And, Meg, you'll have to come every day into the City. You'll share my private room. Of course you'll be paid cash down for this." And Harry smiled.

Margaret smiled too, and said, "Very good."

Messrs. Morton and Archibald were only units

amongst the hundreds of City men that, under the shelter of the new Act, were endeavouring to convert a private business into a public company (limited). The legislators who framed and passed that Act as little foresaw its results as did the traveller in the Arabian Nights divine the consequences of his obedience to the dervish's command, when, stamping on the ground, a yawning abyss opened at his feet. Amongst other results, the Limited Liability Companies Act gave value to what was before valueless, and made marketable what theretofore had been only an empty sound. After the passing of that Act, and when the possibilities it engendered had intoxicated men's brains, there was not a man doing business east of Temple Bar—from the humble tobacconist, whose stock might have cost a few hundreds, to the gigantic firms whose yearly transactions covered millions—that did not try this company-making. But, to render such undertakings successful, these enterprising gentlemen were obliged, so to speak, to fight under foreign flags. They did not face the public themselves, they did not put forth their own names, but, under the shield of a board of directors, presented a formidable and seducing array. Let a promoter get a good Board, and

his company was sure to float. It was in the manufacturing of these Boards that the skill of the promoters chiefly displayed itself. And it was the fact of this suddenly-created necessity for Boards that gave value to what had theretofore been valueless. In a prospectus, a man with a "handle" to his name had more weight with the gullible public than would six experienced men of business who had never appeared at a *levée*. And if a handle was held in veneration, a tail was not without respect. A man who could put four letters after his name, if only F.O.O.L., looked much better on paper than a simple esquire, though the latter might be proprietor of many hundred acres. Consequently the owners of these imposing prefixes and affixes soon learned their marketable value, and in the negotiations consequent on solicitations made by promoters, or offers made through friends, showed a natural aptitude for traffic in the high terms they demanded for conferring the honour of their presence on a Board. When it became generally known in the West End clubs that not alone high-sounding titles, whether hereditary or acquired in the discharge of professional duties, had suddenly become commercial stock, but that even far-off shoots of such majestic

trunks might line the transparent pockets of their gentility with sterling coin by merely giving the sanction of their aristocratic countenances to Board-room meetings,—when, we say, these facts became known in the proper quarters, there set in from the West towards the East a rushing tide of men of “good degree,” unexampled since the times of the Crusades. What wonderful sights did many a City office then present! You might there meet people whom you would least expect to see in such a place. An admiral seated at a wooden desk for four hours at a stretch, and plying his pen with unremitting assiduity, as he calculated the probable results of a “call” on the subscribers to the already 15*l.* paid-up shares, or pausing to consider the possible success of the efforts that were being made to get the company mentioned in the *Times*’ City article, the shares of course quoted at a premium. There, too, might be seen foreign counts wearing the decoration of a goose-quill behind the ear; military captains armed with pen-knives; colonels of regiments drawing forth—not flashing swords, but “articles of association,” whilst lieutenants and cornets stood trembling in the distance, awaiting a “call,” not to arms, but on their allotted shares.

Installed in her brother's private room in his City offices, Mrs. Wynum found she had much to do and to undo in the way of writing. More than twenty copies of prospectuses had she transcribed in a fair round hand, all doomed to be rejected in succession. Though the Board was not yet formally constituted, one of the pledged-to-be directors would find fault with a statement put forth in the prospectus; another would point out an error of omission; a third would think the construction of a sentence ambiguous, and so on, as prospectus after prospectus was drawn up, discussed, and cast aside. Then came the herculean difficulty of organizing the Board. In the commencement of the undertaking, when Morton, Archibald & Co. had first resolved on converting their firm into a company, the promise of a Member of Parliament to become a director was regarded as a triumph; but very soon, and as the knowledge of what was to be gained by a directorship began to be diffused through the upper circles, M.P.s, though they did not fall into actual disrepute, were sifted before being selected. A Member who had a relative in the Upper House was esteemed of more value than one not so connected; and the aristocratic scion would demur to sitting

on a Board with the democrat who did not occupy a place on the same benches as he in the House. Henry Morton and Richard Archibald again and again cursed the susceptibility and vanity of the would-be directors. They daily saw companies with Boards of nobody-knows-who directors floating off into the great ocean of commercial prosperity. It was the magnitude of their scheme, it was the heavy respectability of the men who offered themselves as directors, that clogged progress. When a man of weight joined the direction, he objected to associate with one of inferior social grade, and, the latter having been politely dismissed, the man of weight tacked on conditions to his adherence that made him a weighty director indeed. Sometimes it was a junior relative that the great man insisted on making a member of the Board ; sometimes it was an humble dependent who must get a permanent post in the office. Worried and worn out, the promoter cursed the day he had first seen an aristocratic nose within his threshold.

The personal respectability of Mr. Morton and his partner, the fact that each was a man of independent private means, and each member of an ancient Indian house, were reasons

why men of rank and high connexions offered directly or indirectly to become directors of their company. It is true that at the commencement of the undertaking Mr. Morton had solicited names and sought introductions, but in the end he was perplexed by the numbers from amongst whom he was called on to choose.

“I can’t stand it any longer, Meg,” said Harry, one morning, to his sister, as they travelled together into town. “Here are two-penny-halfpenny companies, with promoters, men of straw, floating every day, and I kept back by the infernal nonsense of old fogies, too grand to sit at a Board with any one not of pure blood. I’ll not stand it any longer; this very day I’ll put an end to it.”

There was a great deal of talk that day in the office. Many letters were written, and many were read; numbers of gentlemen called, anxious to know when the Board would be at work, and the shares allotted, as they were desirous to do business. Mr. Morton left after lunch and did not return till past six o’clock, when all was quiet, every clerk having gone home, excepting him who was to lock up the place. Mr. Morton walked straight into the inner room, where his sister and Richard Archibald were seated at separate tables and writing.

“Meg! Dick!” cried Harry, “’tis all right. General Dunderhead has joined the directors. The Anglo-Cosmos is sure to float now.”

“Bravo!” exclaimed Mr. Archibald, throwing down his pen; “if old Dunderhead has joined, we’re sure to float.”

CHAPTER XII.

THE Dunderheads are one of the oldest families in England. They came over with the Conqueror, and, indeed, every Dunderhead since the landing of Norman William may be looked on as a conqueror himself. The Dunderheads have occupied, during the last eight centuries, the most conspicuous posts in the administration of the civil, military, and naval affairs of these kingdoms, as well as of the territorial dependencies belonging thereto; and it must be confessed they have discharged the functions of these posts quite to the satisfaction of themselves and not a little to the amazement of other people. The Dunderheads were not originally a bad-hearted race; their deficiencies were in the head: a tendency to softening of the brain prevailed in the family. The heart—that is to say, what they had of it—was well enough; nor were they in the beginning insolent. On the contrary, a stagnant stupidity

seems to have been one of their primal characteristics; but, as in stagnant waters an injurious class of infusoria is often generated, so in the later centuries of Dunderhead rule the cardial organ appears to have become very weak in action; a physician might say that the Dunderhead heart was affected with fatty degeneration, having its source in the indulgence induced by superabundant salaries and official supineness.

The Dunderheads are a prolific race. Though the number originally imported into England was small, the race found here a congenial soil, and propagated rapidly. The Dunderheads swarmed over the land. This rapid increase induced eventually, as may be expected, a great disparity in the relative social positions of the different branches of the family; some had reached the summit of the social pyramid, others were hanging about the base, and some had scarcely lifted their heads above the soil. But, whether placed high or low, a Dunderhead never lost the special characteristics of the family. The same stagnant stupidity and stolid insolence marked them all, the same reckless readiness to undertake any amount of responsibility, and the same thorough incapacity for the fulfilment of the duties of office.

Whether the Dunderhead were peer or policeman, admiral or ambassador, colonel or coxswain, foreign or home secretary, chancellor or custom-house officer, whether he scribbled in the War Office, Somerset House, or any other Government office, whether he figured as a simple M.P. or swaggered as one of the ministry, a Dunderhead was always a Dunderhead.

As year after year and century after century lapsed away, the bonds of consanguinity that existed in the Dunderhead family had become so attenuated by extension as to be no longer perceptible; the fibres of the genealogical tree had become worn to points so thin as to be outside the capacity of the most powerful microscope, but it was under such conditions that the laws of natural affinity asserted their innate force and triumphed. A Dunderhead in office was sure to discover a Dunderhead when he had an appointment to fill up.

It may be thought that the different public departments, being so largely occupied by the Dunderheads, would present a scene of disastrous confusion, but such was not the case. In a public department occupied solely by Dunderheads all was calm and smooth; one would say everything worked well; but the

truth was, nothing worked at all. However, that caused no inconvenience, for nothing was wanted to work. It was only in those departments where some one not a Dunderhead was introduced, that confusion obtained. If, by an oversight on the part of a *chef*, or by reason of external pressure, a foreigner—meaning any one not a Dunderhead—was introduced, disorder immediately prevailed. When the intruder, in his zeal, or in his ignorance of the spirit that ruled the place, attempted to work the rusty machinery, the stagnant waters splashed about, the slimy green surface, which to the eyes of remote outsiders had appeared a state of verdant prosperity, was dashed aside, and the shallowness of the delusion revealed. What did the Dunderheads do on such an occasion? They assembled in force and tried to oust the intruder. If they did not immediately succeed, they applied to some Dunderhead at the tiptop of the department, and the customary advice was given. They were recommended to carry out the habitual *vis inertiae* opposition, to say nothing, but present a stolid front to the enemy. But it sometimes happened that the intruder or intruders, as the case may be, were vivacious and would not submit to be gagged. They showed fight, and

carried the warfare into the House of Commons. Then the mighty race of Dunderheads were safe. The *venue* was changed. The Dunderheads had then to do with a different class of combatants, and were called to fight in a familiar arena. A noisy reformer rose, and stated the case. He pointed out the shortcomings, the stagnancy of the existing state of things, and asked the House whether it was not time to make a change; whether the money of the tax-payers was to be given for ever to inefficient clerks and blundering secretaries. The public voice, the public reason, demanded a change. Was the House ready to comply with the demands of the people?

According to newspaper accounts, such a speech was always received with "Hear, hear," and cheers, the result of a transient impression; for when the great leader of the Dunderhead party rose, he commanded profound attention. He reminded the House of the greatness of England. Her friendship was sought by all the powerful nations of the earth; her protection wooed by the weak. She was able to carry on war against crowned barbarians, with whom she had no legitimate quarrel, and with whom, after having thrashed them, she made peace from which she derived no advan-

tage. How had England attained the eminence she had reached? By force of the very system which honourable gentlemen opposite were endeavouring to abrogate. If changes, mis-named reforms, were about to be introduced, the House ought to be warned that honourable gentlemen would be yielding to the ignorance of those who did not understand the excellence of the system that had made England what she was. If the House wished to preserve her greatness, honourable gentlemen would leave things as they were; if they wished to reduce England to the position of a second-rate power, they would sanction change. The orator went on to say that the system which he defended permeated the whole administration (which was perfectly true), and to listen to a complaint against the humblest *employé* appointed under the system would be to falsify the entire.

Such a speech was always received with loud and long-continued cheers. We have the authority of the Dunderhead press for what we say. The orator sat down. A troublesome Member at the opposite side asked whether the *employé* in question had been dismissed. The Dunderhead chief said, "Certainly not; his party preferred to excuse rather than to

punish ignorance." This statement was received with immense applause by both sides of the House, and the subject dropped.

It was true that such energetic *employé* was never dismissed, but he was provoked or goaded into resignation. Some men, under such treatment, have become so completely the prey of their feelings, have become so bewildered by the tempest of persecution by which they have been assailed, their nerves have become so shaken, that in the end they have doubted whether they did well in doing right. Such men, with shattered nerves and broken spirit, have quietly resigned, and sometimes slunk into the grave.

So obscure a fate was the lot of underlings, or of men midway placed on the social ladder. The thunders being in the hands of the Dunderheads, they were able to fulminate punishments and distribute rewards as they pleased. They were able to suppress opponents and exalt supporters. The modes of effecting the former operation presented some pleasant varieties. An over-active clerk or too well-informed secretary was worried into his grave or goaded into resignation; but those of higher rank were chastised after a different fashion. As an irritated heathen deity meta-

morphosed an offending mortal, so the Dunderhead chiefs sometimes transformed a turbulent opponent. An active member of the House of Commons, who had eloquently and persistently denounced their rule, rose one morning metamorphosed into—a peer. The change was political annihilation; the man never spoke again.

Such were the Dunderheads,—priding themselves on the antiquity of their descent, distinguished by the absence of greatness, filling the highest offices in the state, for which a lofty incapacity was their only apparent qualification, feeling no special vocation for any branch of the public service, ready to accept any office to which a good salary was attached, utterly sceptical as to the theory of fitness in anybody, and as foolhardy in making appointments as in accepting office. No wonder Mr. Morton felt proud and happy when he had secured General Dunderhead to sit as a director at the Board of the Anglo-Cosmos Company. The addition of General Dunderhead to the direction of the Anglo-Cosmos Company was duly announced in the public journals. It was hoped shares would be immediately quoted at a premium. Henry Morton thanked Heaven he had nothing further to do but to “rig” the

market a little, and all would be well. Richard Archibald smiled, and declared he had never worked so hard in his life, nor he believed had Mrs. Wynum. Margaret laughed, and said she did not mind labour provided it brought forth fruit.

Everybody connected with the Anglo-Cosmos was pleased, with one exception, and that exceptional person was old Grant. The appointment of solicitor to the company was the question about which the venerable gentleman had almost quarrelled with his nephews-in-law. The uncle was desirous that Waite, Taite & Co. should be made solicitors to the company; the nephews would not hear of it. The uncle not only advised, he prayed that the appointment might be filled as he desired; he was laughed to scorn. The arguments he brought forward to support his views had the effect of strengthening his nephews in their opinion. Old Grant, in despair, had recourse to Margaret.

“My dear Mrs. Wynum, you have influence with Harry and Richard, pray speak to them; they won’t listen to me now, though there was a time when my word was law to them. I helped them to set up in business, I financed them; I was backed by Waite & Taite, who

are great capitalists. Now Harry has got money from other sources, and he wishes to throw them over that helped him in the beginning!"

"I'm sure, Mr. Grant, my brother won't do anything that's not honourable," said Margaret, stiffly, the mention of the money raised for the firm of Morton & Archibald having brought some disagreeable recollections to her mind.

"My dear Mrs. Wynum, I know that. Harry is one of the most honourable men in the world, but in this matter he's guided by Richard. Richard dislikes all my family now, because of that unfortunate business of poor Julie's. But, Mrs. Wynum, there were faults on both sides. I could say a great deal, but that's not to the point. Harry and Dick ought to remember the time when Waite & Taite stood by them; but they won't, and they'll live to regret it,—yes, they'll live to regret it. Waite & Taite are terrible enemies when roused."

More in the interests of peace than through belief in old Grant's prognostics of danger, Margaret spoke to her brother and cousin. She could see no valid reason why Messrs. Waite & Taite, with whom they had so long

done business, should not be appointed solicitors to the Anglo-Cosmos, especially as Mr. Grant wished it should be so. No sooner had Mrs. Wynum ceased to speak than the gentlemen to whom she had addressed herself burst out simultaneously into a torrent of abuse against Waite & Taite. They had been long enough under the feet of the swindling old usurers; they were free at last, and would take care not to have any more to do with them. As to Mr. Grant, he had better mind his own affairs, and not introduce those of his friends Waite & Taite.

This angry outburst pleased Margaret. It reminded her of the olden times when Harry and Dick in their likes and dislikes were as one, and she laughed when she found Harry had gone further, and requested old Grant not to talk to his sister of such people as Waite & Taite.

Amongst the callers at the Anglo-Cosmos office, whilst the appointment of solicitors was still unfilled, was Mr. Grimey. Mrs. Wynum recognized him with pleasure; and the old man, in his queer, quaint way, congratulated Mr. Morton on the acquisition of so able a secretary. Mr. Grimey's visits were frequent, and his private confabs with the promoter of the company long and serious. Margaret

observed to her brother that something grave must be on the *tapis*, as the appearing of Mr. Grimey at mid-day was as bad an omen as would be the sight of an owl at the same hour. Harry nodded, and said that neither Dick nor he would be talked out of his opinions by any one; and added, what he had often said of late, that uncle Grant had better mind his own business.

When, finally, Holtham, Son & Co. were appointed solicitors to the Anglo-Cosmos Company, Mr. Grant shook his head, and assured Mrs. Wynum it was the worst job Harry and Dick had ever done.

The accession of General Dunderhead to the Board of the Anglo-Cosmos Company occasioned some changes in that body. The general brought with him a nephew and a cousin whom he wished to become directors. These two unexpected arrivals were not warmly received by the older members of the Board; so far from it that the General, in a private interview with Messrs. Morton and Archibald, complained, and said he should be obliged to withdraw if his relatives were not treated with due consideration.

“’Tis a bore,” said Mr. Morton, as he sat with his sister and partner in the private office

after the close of the day's work; "'tis a bore. We're paying rather high for our aristocratic directors. We must qualify these two snobs as well as the old uncle. By-the-bye, Margaret, just copy this undertaking; we can post it on the way home."

Mrs. Wynum took the paper, read the contents, and copied them. They ran thus:—

"I undertake to pay General Charles Dunderhead the sum of 4,000*l.* sterling out of the 40,000*l.* which I, as promoter of the Anglo-Cosmos Company, am entitled to receive under the articles of association of the said Company. Of these 4,000*l.* I undertake to pay 2,000*l.* ready cash down, and the remaining 2,000*l.* in 15*l.* paid-up shares of the Anglo-Cosmos Company. And it is understood that this undertaking does not become binding till after the above-named Company shall have floated.—
HENRY MORTON. —th month 186—."

"By Jove, Harry," said Mr. Archibald, "they're taking a great many pulls out of your promotion-money. I suppose you'll be obliged to qualify these two snobs?"

"Yes; fifty shares each, besides two guineas for every day's attendance at the Board. There's 4,000*l.* to the old general and 4,000*l.*

to the admiral. Confound these Dunderheads, they 're everywhere ! But we must float at any cost. 'Tis swim now, or sink for ever. Dick, you take Margaret home. Tell Marie I shan't be back to dinner. I'm going to the club to see Mr. Poluslogos. I want to talk to him about disposing of the shares. He's up to all that sort of thing."

Mr. Poluslogos was a Greek merchant, who had set up and upset several companies. Mr. Morton had a high opinion of Mr. Poluslogos's abilities, and now that his board of directors was completed he sought the advice of his Greek friend as to the best mode of running up the Anglo-Cosmos shares in the market.

Mrs. Wynum and Mr. Archibald took a cab to Waterloo Station, and thence set off to Hurstwood, being met at the end of the last stage by Mr. Morton's carriage. Marie took the announcement of her husband's prolonged absence very quietly, and was unremitting in her attentions to her sister-in-law. This was a great change. Mrs. Wynum had been staying six weeks at Hurstwood ; during that time she had not once returned to her lodgings at Kensington ; and yet Mrs. Morton had not tired of her society, or, rather, of her stay in the house, for of Margaret's society Marie had very little.

Mrs. Wynum was almost constantly occupied with business matters. In the morning she accompanied Harry to the City, and returned with him in the evening. An hour's rest after dinner, after which the brother and sister retired to the boudoir, and there with Mr. Archibald remained till near midnight. Then were drawn up legal forms for various possible and actual bonds, contracts, and undertakings, all of which Mrs. Wynum copied in a legible, lawyer-like hand. Mrs. Morton would sometimes step in on the party in the boudoir, but it was only to ask whether "dear Margaret" would like a cup of tea just then, and, having ascertained dear Margaret's wishes, she retired beaming in smiles.

So time wore on at Hurstwood in the peaceful exercise and enjoyment of hospitality. It sometimes happened that Mrs. Wynum was not wanted in the City; that the papers she was preparing could be best managed at home. Under these circumstances she was thrown a good deal into Marie's society in the intervals of her work, and was met with more affectionate solicitude than she could have expected from so apathetic a nature. When Mr. Archibald did not go to town, when he remained to sketch legal documents, Mrs. Morton seldom

made her appearance, except at meal times, so that the cousins were left very much alone. After having worked for some hours, they walked about the grounds, and not unfrequently Richard read aloud to Margaret as they sat in the leafy arbour. In this way the friendship of early days was gradually re-established between them; their interests, too, were identified in the bringing out of the Anglo-Cosmos Company (Limited), a subject on which they often talked; impatient, too, for the success of the undertaking, for of success they had no doubt.

“The firm will soon be in a position to pay off its liabilities to Mrs. Wynum,” said Mr. Archibald, pushing aside a paper which he had just written. “Yes, before a week our company will float; we shall receive the promotion-money, and after that the house of Morton, Archibald & Co. will be no longer Mrs. Wynum’s debtor.”

“I shall be more glad for the sake of the firm than for my own,” said Margaret. “You and Harry have had a severe struggle. I had no suspicion of the truth till I read the obligations you had contracted.”

“And, having read these deeds and papers, you can understand that if we did not pay off

your debt, 'twas because we hadn't the means to do so. You perceive now that but for my private fortune our position would have been much worse. My thousand a year is dipped, deeply dipped, but the promotion-money will clear it. I was willing to make further sacrifices to get rid of those cursed Waite & 'Taite."

"I thought Mr. Grant—"

"Mr. Grant is an old humbug!" interrupted Mr. Archibald, hotly; "he has been our ruin—Harry's ruin and mine—yes, and yours, too, Margaret. Should any one of us have married as we did but for that scheming old man? He tricked us—Harry and myself—into marrying his nieces. But for him you wouldn't have married—"

"Pardon me," said Margaret, in a low tone and with much gravity, "you're introducing a foreign subject: I never regretted my marriage, nor had I cause to."

"I regretted mine, and often. I soon began to regret being married to a woman so much my inferior in education and training. I raised her to a position for which she was unsuited, and she abandoned my house, and went off with a dirty foreigner: and, worst of all, she stole my daughter; but I'll yet find my child."

Here Mr. Archibald rose and walked to the window. With folded arms he remained some time gazing at the prospect without. Having recovered his composure, he re-crossed the room, and took a place beside Mrs. Wynum. The angry flush had passed from his face, and he was a little paler than ordinary. His voice was low and deep as he said,—

“Margaret, I beg your pardon; I’ve disturbed you. I didn’t intend to introduce this subject. I don’t know how it came about. I had intended to speak to you, perhaps at the end of a month, perhaps sooner; but, as I have broken silence, I’ll go on. Margaret, will you be my wife?”

Mrs. Wynum, taken by surprise, stared at her questioner a full minute without speaking. She then said calmly,—

“You forget you’re a married man.”

“Married!” and Mr. Archibald laughed ironically. “No; I’m not married. You must be aware that the law has broken my fetters, and that I am as free as you.”

“I cannot accept that solution. You’ve been unfortunate in your married life, but there’s no remedy. You must bear the consequences.”

“Margaret, Margaret, don’t speak so. Re-

member we were brought up for one another: remember it was uncle's design; it was aunt's dearest project. I disappointed her; I was misled. A woman who doesn't love a man, who isn't capable of so exalted a sentiment as pure love, is precisely the one who can entrap him into a marriage. I was without excuse. I have a thousand times asked myself how it was that, having known you, having been brought up with you, having seen how you were reared by aunt in honour and purity, I could stoop to marry a woman infinitely your inferior. And aunt, dear aunt! How she loved us!—you and Harry and me. But you were faithful to her—the only one faithful. Believe me, Margaret, I've had some bitter moments thinking of aunt. I fear these unhappy marriages hastened her death."

Margaret, who had passed through so many fiery trials in tearless firmness, was completely overcome. Tears, long welling within her eyes, at length flowed down her cheeks. She thought of her aunt, and of the bitter grief her nephews had caused her. She reproached herself, too; she felt, as we all feel when our friends are gone for ever, that she ought to have loved her more. Richard Archibald took Mrs. Wynum's hand.

“Oh, Margaret, there never was an aunt like ours! Her love was so wise and so far-seeing! She brought us up for one another. And how she loved Harry!”

Mrs. Wynn actually sobbed. The oft-repeated ejaculation, “Poor Harry!” rose to her lips, but she was too agitated to utter the words. Her feelings were stirred to their inmost depths. The sound of her Christian name, now heard from Richard’s lips for the first time after the lapse of years, agitated her exceedingly. It brought back the days of her girlhood, and the vague poetic dreams of which he was the central object. Richard had passed his arm round her waist, and she, forgetful of the present, and carried back into the remote past, leaned her head on his shoulder and wept tears of weakness and sorrow. Richard Archibald was touched, deeply touched, seeing tears flow from eyes that he had never known exhibit such infirmity. He drew his cousin more closely to him; he pressed her to his heart as he whispered in a low and agitated voice,—

“Yes, Margaret, aunt’s wishes will be fulfilled. Invisible to us, she will be conscious of our happiness. You’ll be my wife, dear, dear Margaret; you’ll be my wife, and we’ll be happy.”

Margaret raised her head, and disengaged herself gently from Richard's encircling arm. She sat silent, thinking seriously. Like the great majority of her countrywomen, Mrs. Wynum had been brought up to regard marriage merely as a civil contract. She now looked into her heart, and her woman-spirit revolted against the hideous theory. Even the tenderness which the recollections of early days had awakened in her mind for Richard Archibald now added to the reactionary force with which she repelled him. She saw he loved her with the fervour and humility of a repentant love, but it was too late.

"Richard," she said, firmly, "the allusions you have made to aunt, to poor Harry, and to the days of our childhood, have disturbed me very much. I cannot forget you are the cousin of my youth; neither can I forget you are a married man."

"Nonsense, Margaret, nonsense; the laws of my country have pronounced me free. I am not married. I have already said I am as free as you. Take my word, I know the law."

"You allude to the civil law: I speak of the law of God."

"Dear Margaret, I'm astonished that a sensible woman like you can talk so. You know

that under the old law divorce was sanctioned. It is one of the most ancient, because one of the most rational, institutions."

"The Jews were permitted divorce; but they were also allowed a plurality of wives, because of the hardness of their hearts. We have divine authority for this. You know the texts to which I allude. Let us drop the subject for ever."

Mr. Archibald was standing in front of his cousin whilst she spoke. When she had ceased, he turned away and walked several times up and down the room. Suddenly stopping short, he said,—

"Margaret, if a desire to fulfil aunt's wishes can have no influence over you, you may be moved by the knowledge that it is in your power to save me from great evil. Surely, Margaret, you cannot be insensible to my welfare when you know I am ready to sacrifice everything for you. You do not know from what you could save me."

Margaret understood his meaning. The wish to save a fellow-creature, common to generous minds, the rushing tenderness evoked by a declaration of affection from one who had been the dream of her first love, staggered Mrs. Wynum's resolution. She hesitated, she re-

flected; she cast down her eyes before Richard's penetrating gaze, so earnestly fixed on her. But, suddenly remembering her husband and his abhorrence of divorce, she lifted her head.

"We are cousins," she said, reaching out her hand, "but can never be anything more."

"You've refused me," said Mr. Archibald, almost fiercely, and affecting not to see the proffered hand; "the consequences be on your head!"

And he left the room.

CHAPTER XIII.

"'PON my word, Margaret," said Mr. Morton to his sister, as they sat together in his office, "Ned is a clever fellow. He's dealing in shares to a large extent. He has sold some thousands of the Anglo-Cosmos. He is doing business for Stromboli, who is bringing out a company, or helping to bring one out; but the best of it is, Ned gives no credit. He must be paid his commission down. He'll be here presently, with a long bill against me. 'Tis rare fun."

Just then Ned walked in. With a solemn and portentous air he shook hands with his sister. Turning to his brother, he handed him a memorandum.

"You can let me have this," he said. "I'm hard up."

"You always are, Ned," said Harry; "but you can have it. The house of Morton, Archibald & Co. is still solvent. But how is it,

Ned? You must be making money. You're selling shares for every company in London."

"I'm working very hard, I know," returned Ned. "I was at Clapham from Saturday to Monday. Monsieur Charleroi's company will be a first-rate concern. And that reminds me, Margaret, they were asking most affectionately after you, but I told 'em you were always employed."

"Yes," said Harry, "we can't do without Margaret here. When we float, she'll have leisure to visit her friends."

"I'm off," said Ned. "It's nearly four. I must see a certain broker before he goes on 'Change."

Mr. Grimey still continued to call at the offices of Morton, Archibald & Co. His visits occurred generally immediately after the opening or before the closing of the office. After a long private talk with Mr. Morton, he would re-appear in the outer room, sometimes gloomy, sometimes cheerful, the latter aspect becoming more frequent as time wore on.

"I rejoice, madam," he said, one day, to Mrs. Wynum, with whom he always contrived to have a word before leaving, "that things look so well for the Anglo-Cosmos. I rejoice particularly for your sake. The time is near

when you shall receive your money, and be put in an independent position. I rejoice, I say, particularly for your sake, though I'm also glad for the sake of your brother and his partner. I acknowledge that at one moment I had doubts touching Waite & Taite. 'Twas running a great risk to offend 'em: they're terrible enemies. I've never known 'em to forgive; perhaps they sometimes forget. I hope 'tis so in this case. I see that fool is waiting to speak to you."

The person referred to as a fool was no other than Mr. Tatum, who, when his superior had retired, advanced, smiling from habit, though a look of deep concern was discernible on his face. The dapper little man, always neat and trim, appeared now under all the advantages which a suit of shiny new clothes can give, whilst a hat, black and glossy as fresh-polished jet, gleamed in his hand.

"Mrs. Wynum," he said, "I hope I see you well. I couldn't leave the office without paying my respects. My *chef*, Grimey, has just retired. In going away, he spoke disparagingly of me. I feel it. 'Tis his manner. He may be mistaken. We're all liable to be mistaken. Still Grimey is a great man—a very great man, an Alexander

the Great, metaphorically speaking, and I respect him. But that's not the question at present. I'm in trouble, Mrs. Wynum, in very great trouble—"

Here tears sprang into the clear blue eyes, and the clean-shaven face exhibited signs of profound emotion.

"I hope, Mr. Tatum, it's nothing serious?"

"Serious! Oh, Mrs. Wynum! my wife, my dear little wife!" Gulping down his tears, the little man went on, "I hope, indeed, it's nothing serious—that is to say, dangerous; but I'm doubly distressed, now that things are beginning to go well, so very well, to think she should fall ill. I'll tell you the case exactly as it is, Mrs. Wynum. I married her out of her father's house, where she had every comfort, fresh air, fine country about, quite a little princess, metaphorically speaking. She is the best of wives; but she misses the fresh air, so do the two little children; they're like their mother, little angels, metaphorically speaking, and I say 'tis hard, just now, when things are getter better,"—here Mr. Tatum glanced admiringly at his shining suit—"that she should fall ill. I had hoped to take a house, a small house, for her at Hampstead or Highgate, nicely furnished, of course, when

affairs now in hand should be finally arranged. The disappointment is bitter; very bitter, —quite enough to kill me, metaphorically speaking.”

“Is Mrs. Tatum confined to bed?” asked Mrs. Wynum.

“Dear, bless you! Beg your pardon, ma’am, but the idea of my little wife remaining in bed for a day! I begged her this morning to take a servant; but no, she must do everything herself. She sometimes has a woman to help. Our rooms are like two new pins, metaphorically speaking.”

“Do you think,” said Mrs. Wynum, smiling gently, “that Mrs. Tatum would have any objection to see me?”

“Dear madam, the very thing I wished to suggest, but was afraid to propose. The sight of you would do her a world of good, would lift her into the third heavens, metaphorically speaking. I assure you, madam, my wife is quite a lady. She never associates with her neighbours: they’re not good enough for her.”

“Pray present my compliments to Mrs. Tatum. I shall do myself the pleasure of calling on her in a few days. And don’t be depressed, Mr. Tatum. I’m convinced the

best remedy for Mrs. Tatum's little ailments is the good news that you're making money. By what I hear you'll soon be a millionaire."

"Pretty well, madam. Thank you very much. Good afternoon."

Such were some of the confidential communications made to Mrs. Wynum; but they were not all. Mr. Grant, too, confided to her his hopes and his griefs. He declared that, once he saw the *Anglo-Cosmos* fairly floated, he would leave the City altogether, he would retire into the country and live on his income. He had worked hard for his family, he had been a father to his nephews and nieces, and he was sorry to say the return he had met was not satisfactory.

Still the *Anglo-Cosmos* did not float. It would seem that the operation of launching the concern was difficult to effect, and the longer the launching was delayed the greater was the influx of visitors to the office.

Some of these were professional promoters, who had several concerns on hand, and who were ready to engage in any undertaking; others were heads of firms, substantial men, who were trying to turn their private business into a company. Such as these had long interviews with Mr. Morton and Mr. Archibald

Then there were others who, like Ned Morton, sold shares on commission, and who thronged the office at all hours. Amongst these was Mr. West. His business introduction was from Monsieur Charleroi, with whom he was reputed to be on the point of forming a family connexion. In the face of such an impending event Mr. West's social importance rose, and even Mr. Grant, who once snubbed or ignored, now treated him with bland consideration. Mr. West did more business in his line than any other dealer in shares on commission. His buyers were old ladies, maiden or widowed; and as Mr. West was a soft-spoken, smiling gentleman, who never tired of listening to twaddle, and was always happy to have an opportunity of presenting a sample of his own manufacture, it was no wonder he was a favourite with his customers. Mr. West's outdoor life formed a pleasing contrast to his home existence.

Of all the scenes enacted in the offices of the Anglo-Cosmos Company none was so touchingly grand as that which a few favoured individuals had the privilege of beholding at the close of each Board-day. Then might be seen the illustrious General Dunderhead, and his no less illustrious cousin, Admiral Dunderhead,

accept each the trifling sum of two sovereigns, as an acknowledgment of the services conferred by their presence, during the day, at the Board. It was an edifying spectacle to see these two great men drop their respective sovereigns into their aristocratic pockets with an air of vacant indifference, as if unconscious of the act. Thoughtful-minded lookers-on witnessing such doings could not fail to be impressed with a profound conviction of the solidity of the bases on which England's military and naval glory rest.

"Monsieur Charleroi sets off for Paris to-morrow; he wishes to talk to his co-promoters there," said Mr. Morton to his sister. "Charleroi is a clever man of business; he has given us some good hints about introducing a foreign element into our company. Dick goes with him."

Mrs. Wynum was not sorry to learn that Mr. Archibald would be for some time absent from London. Since the day of the great scene, he and she had been as much in each other's society as before, but the companionship was compulsory. They were jointly occupied about certain branches of the office business, and were necessarily in constant communication. There was no apparent restraint,

but each felt that an insurmountable barrier had been thrown up between them. Mrs. Wynum blushed a hundred times in the day when she remembered the weakness to which she had yielded, and Mr. Archibald's spirit chafed in angry pride whenever he recalled the declaration he had made.

CHAPTER XIV.

MONSIEUR CHARLEROI, accompanied by Mr. Archibald, had left for Paris, and Mrs. Wynum found time to visit Mrs. Tatum. It was only to take an omnibus from Charing Cross and ride to River Terrace, Islington. In one of the side streets leading from the terrace were the apartments occupied by Mr. and Mrs. Tatum. The fond husband had not exaggerated when he described the rooms as being neat as new pins, and the little wife and pretty children corresponded with the surroundings. Mrs. Wynum had divined the truth when she suggested that the best remedy for Mrs. Tatum's ailments would be found in her husband's improved circumstances; and now, when she spoke of the fortune Mr. Tatum was employed in making, a bright blush overspread the fair cheek of the little woman; she said she had the best of husbands; he had no thought but of his wife and children. He was

become nervous now that his prospects were getting better, and began to fancy that she or the children were always ill.

“Well, well,” said Mrs. Wynum, as she rose after an hour’s visit, “to my eye you all look wonderfully well. Perhaps at Hampstead or Highgate the pale roses on your cheeks will become bright red. When you have a villa there I shall visit you, Mrs. Tatum.”

“No one more welcome, ma’am; but I hope we shall see you before then.”

“Oh, certainly. I shall soon call again.”

On coming out of the side street, Mrs. Wynum turned to the right, and, consequently, was obliged to make nearly the entire round of the enclosure before she could reach the high-road. As she approached the gates she walked slowly, expecting to see an omnibus. Sauntering onwards, her eye lighted on a lady seated at a parlour-window. She was evidently an invalid. The hollow cheeks and hectic colour made the black eyes look strangely large. The lady involuntarily drew back as a stranger’s gaze fell on her, and Mrs. Wynum, with instinctive delicacy, turned away her eyes. She had not advanced many yards when, pursued by a host of ghost-like thoughts, she turned and retraced her steps, walking

nearly to the end of the terrace. She then came slowly back, her eyes fixed on the parlour windows on her right hand. As she approached the spot where she had seen the lady she peered keenly through the glass, but did not meet the face she sought. She had again nearly reached the gates when she felt a pull at her dress. Looking down, she saw a handsome little girl, apparently about eight or nine years old.

“Please, ma’am, are you Mrs. Wynum?”

“Yes, my dear; that’s my name.”

A chill ran through Margaret’s frame as she looked in the child’s face.

“Would you kindly step in to see mamma? She’s very ill to-day.”

“With pleasure, my love.”

Margaret trembled as the large tearful black eyes looked pleadingly up at her.

“What’s your name, my pet?” she said, as she stood on the doorstep.

“Marie.”

So Margaret had divined. Another step and she was in the presence of Julie—of Richard Archibald’s wife. The invalid made a feeble effort to rise; Margaret sprang forward, and the two women were clasped in each other’s arms.

“Oh, Margaret, Margaret! that I have lived to see you!”

Margaret did not reply. Her feelings were too deep for utterance. It was not alone the meeting poor Julie that shook her so. Recollections of a scene recently enacted came thronging to her mind. She looked down in imagination over the abyss from which she had been saved, and she gratefully thanked the Hand that had held her back. Mrs. Archibald, seeing her so moved, attributed her emotion to another cause.

“You despise me, Margaret,” she said, mildly; “and perhaps you’re right, but you haven’t heard all.”

“Oh, Julie! I cannot say how glad I am to see you, but,” looking keenly in her face, “you’ve been ill.”

“Very ill the last six months. I haven’t been well for two years. The passage across the Channel shook me very much. Marie!”

The child, who had been silently watching from the opposite side of the room, hurried across, plucked a handkerchief from beneath the cushions, and held it to her mother’s lips. A fit of coughing came on, the character of which Margaret knew well. A quarter of an hour elapsed before the invalid recovered sufficiently to speak.

"I seldom get such fits by day," she said, "but at night they're very bad."

She leaned back and closed her eyes. The child stood beside her watching fixedly, and with the preternatural quietness of youth precociously developed by experience of the troubles of life. During the intervals of coughing, the child administered occasionally a teaspoonful of an expectorant poured from one of the long line of medicine bottles that stood on the mantel-piece. When the violence of the cough had abated, the child went to the side-board, mixed some jelly and wine in a glass, and fed her mother with a little from a spoon. All these offices were performed without a word being spoken.

"Now, Marie, you may take your crochet and sit with Miss Thompson till I ring. I wish to talk with Mrs. Wynum."

"Dear mamma, the doctor says you mustn't talk much."

"I know that, my love. I shan't say too much."

"And should you want anything—" the child hesitated and looked anxiously at the visitor: the mother smiled.

"Should I want anything, Marie, Mrs. Wynum will give it me."

The child fixed her large black eyes scrutinizingly on Margaret's face. She must have received a reassuring impression, for she walked straight up to her, took her hand, pressed it, and looked plaintively into her eyes, and all this without speaking a word. Margaret had responded to the child's advances only by looks, but the little one felt she was understood. Having arranged her mother's pillows in the same noiseless and efficient manner in which she had done everything else, she walked to the door, but before passing out turned round and looked towards her mother. Their eyes met, a smile of intense tenderness, of interdependent affection, that seemed to efface the difference in their age and to alter the order of their natural relations, passed between mother and child as the latter glided gently out of the room.

"You're surprised, Margaret," said Mrs. Archibald, putting her handkerchief to her eyes, "to see my child so good and so obedient, but we'll not talk of that now. I have so much to say, I scarcely know where to begin."

She closed her eyes for a few seconds, her head resting on her hand; she then went on,—

"'Tis very strange that you should have passed here to-day. Of all persons on earth

you are the one I was most anxious to see,—at least, at the present moment, and Providence sends you here. I want your advice, Margaret; I want your help, and I know you'll assist me."

Mrs. Wynum took Julie's hand, pressed it tenderly, but remained silent. She felt as though she had wronged Richard Archibald's wife. Julie returned the pressure and said,—

"I must first clear myself of a dark imputation that lies on me. I left my husband, I took my child, but we fled unaccompanied."

"Thank Heaven! Then you were unjustly condemned?"

"I was in that point. I fled from my husband's house a wildly jealous woman. You, Margaret, could never understand what I felt. I may blame Richard, and Richard may blame me, but the root of the evil lies deeper and far beyond our two selves. Mothers bring up their daughters as husband-hunters, and men seek the society of women who flatter and cajole them, whom they marry in a fit of passion or of vanity, of whom they soon tire, often quarrel with, and sometimes finally leave, because there never existed mutual respect. I was brought up to catch a husband; my poor mother knew no better, and uncle believed it was the proper vocation of woman. I suc-

ceeded; Marie succeeded. We married men who gave us position and wealth, but were we happy? Marie, I believe, was. Her feelings were entirely different to mine. She became the obsequious tool of uncle; she forwarded all his views and obeyed his commands. Harry was the victim there. With me 'twas otherwise. After my marriage I conceived a sincere and profound love for my husband. He loved me, too, after a fashion. He took a certain pride in seeing me shine in society. I was handsome; he was lavish of dress. I sang well; his vanity was flattered at hearing me praised. My affection for him became daily greater, more exalted, till I really adored him; but I every day felt more keenly I had not the hold over his mind I should wish to possess. Then it was, Margaret, I tried to cultivate your acquaintance. I knew you and Richard had been brought up for one another, I knew you were his ideal, and I thought that by associating with you I might become like you. I made some overtures, and you responded. Had I then carried my ideas into effect things might to-day be very different. Had I told you all you might have guided me. When Richard was away in town I went into the library and read some of his books. They

were dreadfully dry, but I persevered. A book which I had heard him and some literary friend talk of I pored over, and afterwards, in my ignorance, misquoted, and only proved I had misunderstood the author. I got laughed at for my pains, but that would have been as nothing had I understood what I ought to do. Had I consulted you and dear Mr. Wynum I might, in some degree at least, have remedied my intellectual deficiencies."

"But, Julie, you were compensated for what you call your intellectual deficiencies. No one was more brilliant in a ball-room."

"You are very kind, Margaret. 'Twould be useless to inquire now which was most in fault, Richard or I. There was a fundamental error which could not be eradicated. Our marriage was not the result of pure or high or religious motives. I had no conscientious sense of duty. Oh, Margaret, had I been taught to see in marriage a solemn sacrament, to be approached with awe and reverence, how different would my conduct have been! But I looked on marriage as a legal knot that bound a man to support me, and gave me a right to spend his money. I know there are hundreds, thousands of men and women who in marrying are influenced by no better motives than those that

influenced me, and such people get on very well apparently. But what becomes of the children of such marriages? The daughters are taught to tread in their mother's footsteps, and the sons learn from their father, and from their own observation of the conduct of mother and sisters, to despise women altogether. And so from generation to generation the evil is propagated, and marriage becomes a question of paltry traffic and commercial trickery. I cannot imagine a greater misfortune befalling a man than that of marrying a woman who has not been brought up in religious principles. The feelings of a Christian-minded woman for her husband and children are sublimed by religion and mellowed by a profound sense of responsibility. Where husband and wife both act on such principles I believe an earthly paradise is realized. Years passed before I had even a remote conception of such a state of existence. I only learned to believe in such a life when it was beyond my grasp."

Mrs. Archibald paused, closed her eyes, and leaned back in her chair. After a few seconds she looked up at her friend and smiled.

"I remember," she said, "after the birth of my little girl, a great change came over my mind. I devoted myself to the child, but

Richard did not care for children. He would have been, I have no doubt, a good father, but he did not care to dandle and pet infants as Harry did. Poor Harry has a soft heart, and turned on his children the affection his wife did not care for. You must have remarked it yourself, Margaret." Margaret sighed. "Richard one day said he hoped his daughter would resemble the women of his family. The remark stung and humbled me. I felt he was contrasting me with his aunt and you. I replied sharply: a violent quarrel ensued. Richard taunted me, as he had often done before, with the wiles I had used to win him, and said that but for my arts Margaret Morton would have been his wife." Julie paused. "I beg your pardon, Margaret. I hurt your feelings, but I wish to tell you everything—'tis necessary."

Margaret nodded assent, but did not speak.

Notwithstanding our private dissatisfactions, Richard and I always made a very good figure in public. No woman in our circle was better dressed than I, and my husband was always proud of the praise my personal appearance and musical talents elicited. I cultivated music, both vocal and instrumental, and, I think, attained something like proficiency. Still I was not satisfied. My intellect and my

heart were unfilled. It was after my marriage I first discovered I had intellect, and I began to think that had I been educated I might have been able to turn inwards on myself and find rest. I have since learned I wanted not only intellectual teaching, but religious training. Lacking both, I was miserable. I loved my husband passionately, but did not know how to make him happy."

"But why did you leave your home?"

"Oh, that's the saddest part of the story. You remember Mrs. Riddle. When I first married, Richard would not allow that woman into his house. I did not associate with her, but I frequently met her at Marie's; and it would be difficult to say how it happened, but she gradually wormed herself into my confidence, and Richard, to avoid quarrels, tolerated her visits to me. I cannot explain how it occurred, but Mrs. Riddle acquired great influence over him. I was pleased to see him become reconciled to the presence of my friend, who humoured him skilfully and who humoured me too. It is not necessary to say why I became suspicious, but I looked amongst Richard's papers and found letters written by Mrs. Riddle in which the doubts and anxieties I had confided to her were made matter of

laughter, and this in a way that ministered to Richard's personal vanity. Mrs. Riddle, though uneducated, had much natural talent, and wrote with spirit. Maddened and humiliated, I resolved to quit my husband's house. Had I had one atom of proper self-respect I would have remained quiet, knowing that a wife's position, as long as she conducts herself properly, is unassailable. Had I been a religious woman, believing in my husband's criminality, I would have tried to win him back, and waited patiently for his return; but, unfortunately, I had no sense of duty either social or religious. I fled from my home and took my little Marie."

"Mr. Singanoffski disappeared at the same time," said Mrs. Wynum, timidly.

"Yes, unfortunately for him. Mr. Singanoffski was a political refugee. Under an assumed name, he had made for himself a respectable position in England by the exercise of his musical talents. He one day learned that his mother was at the point of death: she was living near Warsaw with her only daughter. The desire to see his dying mother and offer consolation to his sister decided Mr. Singanoffski to set out at once for Poland. As a matter of business, he confided his intentions

to me, I being his oldest pupil, and one through whom he had formed a good teaching connexion. He begged I would let it be known in my circle that he had only gone to attend his mother's death-bed, and would return within a month. He did not wish to make a formal announcement of his departure, lest it might come to the ears of his political enemies. I took a profound interest in the case, and, I must confess, a very selfish one. I learned from Mr. Singanoffski that the refugees had at their command passports to suit every age, sex, nationality, and personal appearance. He was provided with several by the committee, as he should be obliged to assume various disguises and frequently change his name before he could reach his destination. I made myself acquainted with all the details, and by the help of a little tact, and pretending much curiosity, I induced him to bring me a number of passports for women. From these I abstracted one suitable to my purpose, intending to use it when I should have made my arrangements. I was soon on my way to Paris. I assumed the name in my passport, Madame Saintange, and, as I spoke French fluently, I passed without suspicion. Knowing Paris well, I easily found retired lodgings, but after some time I went to

Marseilles, and remained there up to my last journey."

"How did you manage to live?"

"By teaching music and singing I made for myself and my daughter a respectable independence. "Oh, Margaret! Margaret! how often did I regret that instead of being trained to entrap a husband I had not been taught how respectable it is to earn one's own bread!"

"You're perfectly right. No bread is sweeter than what we earn ourselves. But you've been a long time ill?"

"I've been ailing, but not very ill till within the last six months. The conflict perpetually going on in my own mind was wearing me out. I couldn't bear to think of my husband, and yet I was always thinking of him; but my thoughts were those of anger. I had seen, as I believed, a woman I despised preferred to me, and I had been tricked both by her and my husband."

Here Julie paused again before she said,—

"Remember, Margaret, I had no positive proofs of what I believed. I should be sorry now to condemn any one on suspicion. I wasn't always so wise. A jealous wife is not a reliable witness. My dearest wish at présent is to see Richard and ask his pardon. I wish

to make amends as far as I can for the evil I have done."

"But why didn't you return when you heard Richard had commenced a suit in the Divorce Court?"

"I knew nothing of it. Such an idea never entered my mind. I had never cared for newspapers, and, passing for the widow of a Frenchman, I avoided all allusion to England. I did not think I had done wrong. I had no sense of duty. It is only lately I learned how extensive, how very wide-spread, are the duties of even the humblest individual, and how much we all owe one another on the score of good example!"

"Why did you leave Marseilles?"

"Expressly to see my husband, to ask his pardon, and restore his child. It was at Boulogne I heard of the divorce. I chanced to meet Mr. Singanoffski, who was passing under another name. He was in very reduced circumstances. The position he had made for himself in London was lost by the unlucky divorce case. He could not enter into a full justification of his conduct without compromising many of his co-refugees and explaining the mode by which he had left England; consequently he was obliged to submit. I had a

letter of introduction to a priest with whom Mr. Singanoffski chanced to be acquainted. The good man knew the story of the Polish gentleman's wrongs, and listened patiently to the tale of my many errors. His advice coincided with what I had before received. I became more anxious than ever to return to England and see my husband. I longed to ask his pardon, to ask everybody's pardon. After the explanations at Boulogne about Mr. Singanoffski I got a violent attack of illness. The good priest wished to send for my husband, but the doctor said there was no immediate danger; and as I had formed a little project of my own, I preferred coming on to London. My first wish was to see you, Margaret. A friend went this morning to Harry's office to inquire after you, intending to be guided by circumstances as to whether he would tell of my being here or not."

The invalid leaned back in her chair as if completely overcome. After a while a violent fit of coughing came on, and continued so long that Mrs. Wynum, alarmed, rang the bell. Little Marie appeared, and immediately administered the medicine, and gave all necessary assistance to her mother with the same noiseless activity she had before exhibited. When the

invalid was somewhat recovered the child informed her the "Sister" was come, and a lady dressed in a black costume entered. It was eight o'clock that evening when Mrs. Wynum reached Hurstwood. Her brother hurried to meet her. Leading her into the library he said in a voice of alarm,—

"Oh, Margaret, I was afraid you'd never come. I have something to tell you."

"I know all," she said, looking in his face; "I've seen Julie."

A long conversation ensued between the brother and sister. Harry's first thought was about Marie. It would be dangerous, he said, to tell her in the actual state of her health, so it was finally agreed no communication should be made till morning to Mrs. Morton; but Harry was so oppressed by what he had heard, and so agitated, anticipating the consequences of the revelations about to be made to his wife, that she could not help observing his distress, and after questioning him closely, and surmising many terrible catastrophes, she became so alarmed that he told what had really occurred. The result of this intelligence was a visit from Marie to Margaret, who still at eleven o'clock was sitting in her room, too restless after the occurrences of the day to sleep.

Midnight passed, and three hours followed before the sisters-in-law separated. At half-past eight they met again at the breakfast-table, Marie fully equipped for a journey to town, and exhibiting a promptness and determination in her movements and acts that astonished her husband. Love is a great motive power and a great transformer, and Marie, who loved her sister better than she did anybody else on earth, gave evidence of the influences under which she acted.

The meeting of the sisters was profoundly affecting, and soft-hearted Harry shed his tribute of tears. He proposed that Julie and her child should immediately remove to Hurstwood, but the invalid refused; she would prefer remaining where she was, excepting her husband should decide otherwise. There was a deference in her tone when speaking of Mr. Archibald that impressed the hearers very much. She inquired anxiously if there was any intelligence of him, and Harry, who expected letters at the office, hurried off. When he returned in the afternoon there had been yet no account of Richard. Julie sighed.

"Margaret," she said, turning to Mrs. Wynum, "if in God's providence it is decreed I should not meet Richard again, you will tell

him all I have told you, and much more which I intend to tell. And, Margaret, here, in Harry's presence, you promise to be kind to my little Marie, and to teach her what's right as far as you know."

"Certainly, Julie. I promise every kindness in my power to the dear child as long as she's within my reach."

"Pray don't talk in this way," said Harry. "Julie, you'll get well. You're much better to-day. 'Twould break Marie's heart to hear you talk so."

Later on a carriage stopped before the house. Mrs. Morton alighted, followed by her uncle, who handed out Mrs. Grant. Julie knew who was coming.

"My poor, foolish mother!" she said, half aloud. "How little did she foresee how her silly manœuvres would end!"

It was not without much persuasion, and almost a threat of non-admittance, that Mrs. Grant could be soothed into a semblance of composure. She declared Marie had no feeling, and did not understand a mother's heart, whilst more correct observers admired Mrs. Morton's calmness of manner. The doctor's orders were positive that Madame Saintange should not be disturbed, and these directions

were frequently reiterated before the mother was admitted to her daughter's presence. When she beheld the hollow, hectic cheeks and the supernatural brightness of the large dark eyes, she clasped the wasted hand and wept abundantly. Uncle Grant, too, was much moved. He told Mrs. Wynum when they had retired to an adjoining room that he felt as if the ground was slipping from under his feet.

The invalid comported herself through all these interviews with a lofty and yet gentle wisdom that showed how thoroughly her spirit was changed. Her natural feelings had not become hardened; on the contrary, they had become refined. She loved her family and her friends better than formerly, but she loved them after a different fashion. She firmly refused Marie, who wished to remain with her through the night; nor would she permit her mother or Margaret to stay. A Sister always watched by her at night, she said, and it was better there should be only one nurse. She had been accustomed to the Sisters in France, and found them just the same in England.

Every step in Mrs. Archibald's affairs was taken in accordance with her own directions. In compliance with her wishes Mr. Morton

went to Richmond, and fetched her little son from the house of Mrs. Riddle.

"I had quite a bother," said Harry, with awkward mirth, "not having his father's authority to bring the child away. I was obliged to be quite civil to that woman, and ask as a favour that I might bring my nephew to town."

These observations were addressed to his wife and sister, who were sitting at the further end of the room, whilst Julie was caressing her son. With the quick perception of sound that characterizes the approach of death in cases like hers the invalid caught the words. She called Margaret.

"Oh, then," she said, in an eager manner, her face much flushed, "Harry saw that woman? I mean Mrs. Riddle."

"Yes."

"Thank Heaven! she's not gone with Richard."

Julie covered her face with her hands. Withdrawing them after a minute, she said,—

"Oh, Margaret, the old weakness still lives in my heart."

The presence of so many visitors had not served the invalid. The doctor pronounced Madame Saintange feverish, and told the Sister she must keep the sick-room quieter.

Several days had passed; still there was no account of Richard Archibald, till one afternoon Harry on arriving said,—

“Julie, everything is explained. Monsieur Claude called at my office this morning. His father went on to Tours, and Dick accompanied him.”

“But Richard might have written,” said Julie.

“He must before now have returned to Paris. A letter awaited him there, advising him of what has occurred, and requesting him to come on. We may expect him at any moment.”

Mrs. Wynum, turning from the window where she was seated, told her brother she wished to speak with him, and left the room. When they reached the lobby, Margaret said,—

“I’ve seen Richard on the other side of the way. He’s looking for this house.”

Both hurried downstairs. Mrs. Archibald now occupied the drawing-room floor. Mr. Morton went into the street, and his sister held the house-door ajar that the invalid might not be disturbed by knocks and rings. The two gentlemen quickly appeared, and passed into the parlour, where it was arranged that Mrs.

Morton should prepare her sister for the coming interview. This was quickly done, and Marie conducted her brother-in-law to the door of his wife's apartment. She then returned, and joined her husband and Mrs. Wynum in the front parlour, where they waited long and anxiously for some indication of what was passing in the room overhead. At length the drawing-room door opened, and a man's footstep was heard on the stairs. Marie hastened into the passage. Richard came quickly downstairs. He looked at, but did not seem to heed her; and, abruptly opening the house-door, he strode out.

"Poor fellow!" said Harry.

Marie was soon at her sister's side. She found her fatigued, but tranquil. Having swallowed a little wine-and-water, Julie said she felt much better and happier than she had been for years.

"Thank God," she said, "that I've been permitted to see my husband, and ask his pardon. To repair all the evil I have done is not in my power. Through ignorance of my duty I have made myself appear guilty of crimes greater than what I actually committed. What scandal I've given! I've disgraced my husband's name; I've made myself a disgrace

to my children; to your children, too, Marie. What grief I've caused you, and what grief to my poor mother and uncle! And all this sin and shame might have been spared had I but learned in childhood the simple virtue of obedience—obedience for conscience' sake. Oh, conscience! conscience! Happy are those whose conscience is formed on religious principles in early youth."

The sisters talked long in the same strain. Such conversations had become a habit with them. Julie seemed very anxious to make Marie comprehend the fundamental errors of their early training, for the sake of her children, as well as for her own sake.

It was past ten that night when Richard Archibald returned to his wife's domicile. He returned an humble man. He sat beside the invalid till midnight, and frequently, during the early hours of morning, did he steal down from the room he occupied in the upper story to inquire after his wife of the Sister who held her silent, patient, sleepless watch beside the dying woman's bed.

The position of the Morton and Archibald families was very painful. Owing to the disgraceful publicity attendant on the divorce case, it was judged prudent to conceal Julie's

return; this principally for the sake of her children. Though anxious to exonerate the gentleman innocently incriminated in the legal proceedings, Mr. Archibald said the proper time had not arrived to act. To rake up the scandal at that moment would be idly to tickle the ears of the inquisitive public, ninety-nine per cent. of whom would not have received the truth. How Richard Archibald cursed the facility that same Divorce Court gives for doing mischief! How he condemned his own folly in having so easily become the dupe of unprincipled and designing persons! To satisfy Mrs. Archibald, a statement was drawn up and signed by her and her husband, in which Mr. Singanoffski was acquitted of all knowledge of her flight. A copy of this paper was sent to Mr. Singanoffski, enclosed in a letter from Mr. Archibald, in which the latter solemnly promised to do all in his power to repair the injury done him in character, and to reimburse his pecuniary losses. These motives concurred with others to induce Mrs. Archibald's friends to keep silence about her appearance in England. Of her own family, only her mother, uncle, and sister were in the secret, together with her husband, Mrs. Wynum, and Mr. Morton. Her landlady and the good Sisters

knew her as Madame Saintange; so did the doctor. The venerable gentleman who had called on Harry Morton, and who daily visited the invalid, knew her whole story, but his breast was the grave of the history of many an aching and penitent heart.

All this time City business was pressing heavily on Mr. Morton. The Board-room of the Anglo-Cosmos Company was frequently the scene of angry altercation, uniformly followed by fits of haughty aristocratic dudgeon. It was no easy matter for Mr. Morton to steer a clear course between the representatives of the practical and the plausible with whom he had to deal. The men of business who sat on the Board advised him to throw the Dunderheads over, and work his company on its commercial merits; but General Dunderhead, who was deeply imbued with the family craving for money, bade him remember that the Dunderheads were in the ascendant throughout the country, and that the name of a Dunderhead on the Board would be in itself a guarantee to the public. Beset by commercial perplexities, and depressed by domestic afflictions, the managing director—that was to be—of the Anglo-Cosmos Company (Limited) had a trying time of it. To add to his griefs, his wife fell

ill. Marie, whose affections were now sharply tried for the first time, was overcome in the conflict. A violent attack was brought on. The life of an unborn human being was lost, and the life of the mother was for a time in danger. Mrs. Morton's anxiety about her sister could only be allayed by a promise from Mrs. Wynum to remain with Julie during the day, and make her a faithful report every evening.

Julie insisted on Richard going into the City; "it was only justice to Harry," she said. "As for herself, she would enjoy the society of her husband and family all the more when she saw them at intervals: and as to nursing," she added, smiling, "she was well taken care of." The latter assertion was quite true. One of the Sisters was now always with her, night and day; and so noiseless were the sainted women that they came and went, relieved each other's watch, and discharged their nursing duties without attracting attention. They were like good habits, which, after long continuance, come to be reputed natural virtues, and elicit no commendation.

Amongst all her attendants there was one on whom the eyes of the invalid most frequently turned, and whose eyes returned the gaze with a mournful and wondering earnestness. This

was little Marie ; and before his child's deep eyes, so full of thought, the haughty Richard Archibald cast his down when he met their reading glance. He was timid, almost bashful, in his interviews with his young daughter, who spoke so little, and who seemed to note everything that passed around.

"Yes," she said one day, in answer to her father, "I love you, and I'll try to love you more. I love every one that loves mamma. But, if you love her so very much, why did you let her go to France ; and why did you not come to see her ?"

The child was trying to reason out the truth of the position : neither father nor mother dared to help her in the endeavour.

"How inconstant human feeling is !" said Julie to Margaret, as they one day sat together. "When I was in the full enjoyment of health I often wished for death, declaring my life was useless to myself and every one else. Ah, Margaret, I didn't understand the value of life, nor the use I ought to make of it. Now I feel so anxious to live. Richard is so kind and so humble. He begins to see things in a very different light to what he once did. I could not help thinking how sweet life might become, and how well I could rear my children, with.

my present experience. But 'tis not to be; 'tis not to be."

Julie leaned back in her chair; her friend made no remark. After a pause she went on,—

"When I first began to reflect it seemed to me that everything in the world was going wrong. I saw a man married to a woman who made his home miserable, and who did not know how to educate his children. I saw a woman married to a man from whom she had much to endure, whilst she escaped by a hair's breadth being married to the man with whom she might have been supremely happy. Nobody was in the right place; all was confusion. Since the first act of rebellion on the part of the first man, disorder has reigned in the world. I didn't see that at first, but I understand it now. We take one wrong step and the consequences colour our entire lives. What's true of the whole human race is true of each individual. I was sorely puzzled by the confusion I saw reigning around me; I couldn't see my way through the labyrinth till a clue was put into my hand. Here it is."

Julie took in her hand a crucifix that lay on a small table beside her chair.

"Looking on this," she said, "I can see my

way through the maze. Margaret, I believe you've never done anything wrong during your life. I'd venture to say you're morally perfect; but moral perfection is not sufficient. It becomes me ill to advise, but the wisdom of experience, bitter to the possessor, may be useful to the hearer. I might have lived a happy and an honoured life had I understood my duty, and now, still young, I shall soon be laid in an outcast's nameless grave. Margaret," she said, after a while, "I'm endeavouring to make the best use I can of the time that remains to me. I've talked over many points with Marie. Poor Marie, I shall never see her again in this world!"

Here Julie put her handkerchief to her eyes. Recovering herself after a few minutes, she said,—

"The world is of little consequence to me now. My great wish, as I said to Marie, is to repair the past. I told her what great remorse I feel because of the bad example I gave the servants in my mother's house and in my own. How little do we reflect on the duty we owe our servants! I often think of that poor Dumpling. What has been her fate? Do you know anything of her, Margaret?"

"After she left Marie she went to Mrs.

Riddle's ; afterwards she went into your service. I saw and spoke with her whilst she was with you, as well as when she was with Mrs. Riddle. When she left you she returned to Mrs. Riddle ; after that I lost sight of her. I have sometimes thought of her, but my family affairs have so engrossed my thoughts that I quickly forgot other people's business. Perhaps, after all, Dumpling got a good place out of Mrs. Riddle's."

" Ah, Margaret ! perhaps—perhaps ! I accuse myself bitterly about that girl. Servants for the time being are part of our family, and we 're bound to see to their spiritual and moral welfare. Poor Dumpling ! I often ponder over what may have become of her. I shudder when I think how far I may have been accessory to her ruin."

" But why talk of ruin ? She, like other servants, may have done well."

" If so, I cannot take any credit to myself. How often have I caught that girl reading miserable novels that she found lying about the house. Oh, Margaret, I wish I could say all I think about such books. What plots ! what morality ! Married women intriguing, deceiving their husbands ; husbands deserting their wives, the marriage vows made nothing

of. And the mischief done by such books is aggravated when they are written by women. I hope my little Marie will never acquire a taste for such reading."

Just then Mr. Archibald arrived. After the customary salutations Mrs. Wynum left, and the Sister who had been quietly sitting, and possibly praying, in the adjoining bedroom, withdrew. The husband and wife were left together.

Mrs. Wynum walked slowly along the terrace on her homeward way. Like the young man in the Gospel, she went away sorrowful, thinking over the things she had heard. She thought how strange it was that Julie Archibald should, in her dying hours, be tormented by thoughts like to those that had haunted her aunt in her last days. Both experienced vivid self-reproaches because of neglected duties towards their servants.

Turning such thoughts in her mind, Mrs. Wynum reached the spot where she intended to wait for the omnibus. She did not wish to incur the expense of a cab, for though large sums of money were being disposed of in the offices of the Anglo-Cosmos Company, in the shape of promissory notes and conditional undertakings, the ready cash at the command

of the principals was very small ; consequently it behoved Mrs. Wynum to be careful in her expenditure. As she stood on the pavement waiting the appearance of one of the blue omnibuses that ply between Islington and Chelsea, she found she was only one of many, chiefly women, who waited the arrival of the public vehicle. Mrs. Wynum, engrossed by her own thoughts, had at first waited quietly, but after a time she cast frequent inquiring glances in the direction of the Angel. These breaks in her train of thought drew her attention occasionally aside. Looking up the line of road, her eye fell for a moment on a black bonnet, worn by one of the waiters for the omnibus. The bonnet was commonplace, and Mrs. Wynum had only a back view of it ; still she was attracted as by something familiar, and, when she looked again, she obeyed an impulse to draw nearer. The wearer of the black bonnet addressed her neighbour. Mrs. Wynum trembled as she recognized the voice. It was Clifton. Margaret stepped back, and pulled her veil closely over her face. Alive to the importance of keeping Mrs. Archibald's abode secret, she feared lest being found so near might lead to discovery. She resolved, however, not to lose sight of Clifton. When

the omnibus came up she stepped in. By the time the vehicle was nearing Piccadilly Circus, Mrs. Wynum, with Clifton and her friend, were the only passengers. Throwing back her veil Mrs. Wynum looked at her opposite neighbour.

“Clifton!” she said.

“Miss Margaret! Miss Margaret!” and Clifton caught the proffered hand, kissed it repeatedly, whilst tears ran down her cheeks as she repeated, “Miss Margaret! Miss Margaret!” Suddenly recollecting herself, she exclaimed, “I beg your pardon, ma’am, I’m sure; Mrs. Wynum, of course. I was thinking of old times. I know I speak out of my turn.”

A smile stole over Mrs. Wynum’s face. Clifton had not abandoned her characteristic phrase. Her close-fitting widow’s cap showed her thoughtless marriage had come to an end, and the lines of care on her countenance spoke of years that could not have yielded happiness. Mrs. Wynum had already recognized Clifton’s companion, and now shook hands with Mrs. Green, who assured her it was by chance she had gone to Islington that morning.

The latter part of the conversation took place on the pavement of the Circus, where numbers were waiting for omnibuses. Mrs.

Wynum had not yet summoned courage to ask a question on the subject nearest to Clifton's heart. "What of Dumpling?" she said at length.

Clifton shook her head, then, looking up, answered, "She's quite well, ma'am; quite well in health. She's staying with me and Mrs. Green."

"Thank God!" said Mrs. Wynum, fervently. "Oh, Clifton, you don't know what we—what I've suffered about that girl."

"You weren't to blame, ma'am; no one was to blame but myself. I ought to have minded the child that was left to me. I was a foolish woman, but in future—"

Here Clifton—we still know her by her maiden name—interrupted herself to apologize for keeping Mrs. Wynum standing in the street, and begged, in a hesitating tone, to know if she were waiting for an omnibus. Margaret said no; she intended to take a cab to Waterloo Station. She invited Clifton to Hurstwood, where her old favourite, Master Harry, would be glad to see her. Clifton having consented to accompany her, Mrs. Wynum called a hansom, and both rattled off, after bidding adieu to Mrs. Green and sending kind messages to Dumpling.

CHAPTER XV.

THERE is a day known in the commercial history of London as "Black Friday." It fell in 1866. On the morning of that day many men, English-born and foreign, woke from pleasant dreams in the British capital, breakfasted heartily, and stepped, well dressed and joyous of heart, within the magic precincts of the City, believing they were about to realize within a few hours, or at furthest a few days, the golden fruits of the schemes which they and their co-partners had planned and fashioned. The rainbow-hued balloons which they had despatched into the commercial empyrean were about to return to the senders, after having converted their worthless ballast into denarious products of great specific levity, it must be confessed, but of vast marketable value here below. And these balloons, rising from every point of the compass, and being of almost every possible degree of magnitude,

were so united by the laws of chemical affinity that they had combined and formed a vast and magnificent structure, upon which the eyes of the commercial world were fixed. Nothing was ever seen more lovely than the sun-reflecting splendour of the exterior of these aeronautic castles; nothing was ever beheld more solidly valuable than the convertible contents were reported to be. But, by a sad mischance, a deep puncture was inflicted on the largest of these balloons, and so intimately were all connected that, the largest being suddenly emptied of the inflating principle, all the others collapsed: some fell to the earth, where they lay worthless rags; others floated off into space, and were never heard of more. The commercial sky was suddenly overcast, and sullen stagnation and blank alarm replaced the buzzing activity that had previously prevailed in the City of London.

On that fatal day small groups of men might be seen standing for a few seconds at the corners of streets. After exchanging some monosyllabic words of gloomy import, judging by the countenances of the speakers, each hurried on his way. Men of business rushed along the streets, mindless of whom they met, and muttering as they went. As the day

advanced, and rumours had time to travel, there was an influx of cabs towards the great commercial centres. Everybody who had money in a bank hastened to draw it. Cabs were in constant requisition. Faces pale and terrified, faces flushed and wild, might be seen in these vehicles as they endeavoured to get along the narrow City streets, where a block often occurred. Some of the cab-hirers jumped out, impatient of delay, and flung the fare to the driver; others forgot that formality, and were followed or called after by cabbies, who, entering into the spirit, or rather want of spirit, of the day, expressed no surprise at such omissions. The heart of the British capital was filled with terror. Many a man returned that night to his home of the morning to find it was no longer his home, and that his wife and children were beggars.

During every day of the succeeding week the strain on the banks continued. Depositors who were not traders aggravated, if they did not actually create, the ruin they apprehended, by drawing their money and spreading the panic. But no man could be asked, and still less could any woman be expected, to leave money in a bank when one of the greatest commercial firms of London was just proved to

have been for many previous years a sham, a delusion, a bubble. Be that as it may, bank-depositors had at least the satisfaction of immediately knowing the exact amount of their losses when they did lose; but the unfortunate shareholders in companies had no such consolation. Liabilities which they had fondly believed to be limited they now found were boundless and unfathomable. What trickery came to light!—shares sold by men who had never paid a “call” on them; others transferred to cover deficiencies or escape obligations. On every side were to be seen credulous shareholders whose ruin had been achieved by the Companies Act (Limited). In many time-honoured offices sat the heads of ancient firms, with eyes cast down in shame because of the revelations of English commercial dishonesty that were daily being made. In many a single chamber, flatteringly described by the tenant as “offices,” sat *parvenu* traders, grinding and gnashing their teeth because the great crash had not been averted forty-eight hours longer. By that time the companies in which they were interested would have floated, and they would have had a “pull” out of the promotion money instead of being left saddled with shares.

After the effect of the first shock had somewhat subsided, experienced men looked round, endeavouring to discover the primary cause of the catastrophe. The majority blamed the Bank of England, some because the directors had suddenly raised the rate of discount, and so, they said, paralyzed enterprise at its height; others condemned these same directors for not having raised the rate at the commencement of the commercial fever, and so checked the first symptoms of diseased speculation.

The terrible trade hurricane that ravaged the City of London had not, in its sweep, spared the house of Morton, Archibald & Co. The firm was shaken to its foundations; but, severe as was the shock to the heads in a commercial sense, a counterpoise was found in their domestic calamities. Richard Archibald was sitting by the bedside of his dead wife, when Henry Morton, all pale, called him to the outward room and disclosed the terrible trade intelligence. Face to face with death, Richard Archibald could not feel, as he once might have felt, the full import of the pecuniary catastrophe, and Mr. Morton told his sister that the burden of everything fell on him.

“ Marie is ill; Julie is dead; and the City is smashed up.”

The funeral of Julie Archibald took place early, very early, in the morning. She was buried, as she said she should be, in a nameless grave. Her husband, her uncle, and brother-in-law, accompanied by the venerable priest who had been such a comfort to them all, followed in a mourning coach. Her nearest relatives did not dare to assume those external badges of mourning that would have proclaimed their consanguinity with the deceased. They saw the last rites paid her as to an alien; but their sorrow was not the less sincere, it may have been all the more profound, for the concealment.

Returned from the funeral, the few mourners met at River Terrace, where Mrs. Wynum was making some preparations before proceeding with Julie's children to Hurstwood. Poor old Mr. Grant looked silently around. Grief had wrought deep ravages on his face: the mel-
lowed colour of the Normandy pippins had quite disappeared, and left a thickly corrugated yellow cuticle, where the eyes, once brightly calm, were become dull and sunken. The old man was a picture of senile sorrow. Margaret tried to comfort him.

“Yes, Mrs. Wynum, 'tis all very well: we must, of course, bow before death. But that's

not the worst aspect of our affairs. You know all, of course?"

"I know nothing but what I see."

"Are you not aware that two shareholders have presented a petition against the Anglo-Cosmos?"

"A petition? I've heard nothing of it. What has the company done? Who has presented a petition?"

"I see you don't understand the case, Mrs. Wynum: Harry has not spoken to you about it. Two shareholders last week made an application to the Stock Exchange Committee concerning our company. Our secretary was obliged to produce the books. It was clear that two-thirds of our capital was not subscribed, and the Committee of the Stock Exchange refused to look on our company as having floated."

"Has the Stock Exchange Committee this power?"

"Yes, ma'am. Usage, custom, stronger than law, has given these men leave to grasp and keep this power."

"But who are the petitioning shareholders? They must be great enemies of ours."

"Not enemies; no, Mrs. Wynum, not enemies. They're two deluded, misled young

men. I'm sorry to say they're my own nephews. I put 'em into the office, wishing Harry to be surrounded by his own people, who would have an interest in his business. Ebenezer and Jeremias were clerks in the office; they held shares in the Anglo-Cosmos to a large amount. I don't say they paid for 'em—they certainly did not, but they were legally shareholders. They became the tools of Waite and Taite. I warned Harry, I warned Richard, but they wouldn't listen to me. Waite and Taite never forgive, and they never forget: they've brought the Anglo-Cosmos to the dirt."

"I suppose your nephews are bribed?"

"Mrs. Wynum! Mrs. Wynum! I'm an unfortunate man—a most unfortunate man. I've brought up my nephews and nieces, I've been more than a father to 'em, and what return have I got? You see my position. What thanks have I from Harry and Dick? They're as bitter against me as though I were their greatest enemy. They put the blame of all these disasters on me—I that financed 'em, that brought out their company for 'em, or would have brought it out, if they would only have allowed me to follow my own plan. 'Twas I introduced 'em to Waite and Taite; 'twas I—"

“I doubt, Mr. Grant, whether introducing them to Waite and Taite was a service.”

“It was, ma’am. ’Twould have been a great service, and would have secured success, had they followed out the system on which they commenced. Harry flung off Waite and Taite when he got Hurstwood. He acted under Dick’s instructions. Dick had begun to hate me, he wished to get rid of me; he shook off Waite and Taite to deprive me of the little commission I might get through the firm. And now, how is the case? Julie is in her grave, and the Anglo-Cosmos is smashed up. If I had fifty pounds a year of my own, I’d retire into the country and live there.”

Margaret had, in the beginning of the conversation, felt compassion for the old man; but as he continued to pour forth the stream of his confidence, there gleamed through so much selfishness, duplicity, and want of principle that, before the close of the outpourings, her commiseration had considerably abated, and she recognized in old Grant’s discomfiture the truth that dishonesty works out its own punishment. Under the actual circumstances, she suppressed remarks she might otherwise have made, and, rising, she observed she must get ready to leave for Hurstwood.

As Mrs. Wynum had charge of little Marie Archibald until she should deliver her into the keeping of her aunt, she went into the drawing-room in search of the child. Not finding her there, she stepped, but with a timid feeling, into the adjoining bedroom. There she saw Richard Archibald kneeling beside the bed where his wife had breathed her last sigh, and at his side knelt his little daughter. The folded hands of both were uplifted in prayer. Margaret stepped noiselessly back. "Poor Julie," thought she, "your admonitions have not been uttered in vain."

Before the expiration of a month, Mrs. Morton and her children had left Hurstwood for Paris, accompanied by Mr. Archibald and his children. Mr. Morton remained in London, resolved to brave the storm that pelted so pitilessly on his house. A petition had been filed in Chancery for the winding up of the Anglo-Cosmos Company (Limited). An attempt was made to show—the petitioning shareholders being E. and J. Grant—that the prospectus issued by the company was delusive, if not absolutely fraudulent, and in any case calculated to mislead the public. The Chancellor pronounced a winding-up order, but, at the same time,

fully exculpated Messrs. Morton and Archibald from all fraudulent intent.

Such was the termination of the Anglo-Cosmos Company, as far as active business was concerned. In the hands of the official liquidator the company had still a species of existence, but it was such as might have been expressed in ancient times by the tolling of the passing bell—such an existence as the whale enjoys, when after being struck by the harpooner, and having dived to the bottom of the ocean, he rises to breathe, and bedews the waters around with his blood.

Amongst the unpleasant revelations made in the Chancellor's Court it was shown that Hurstwood was mortgaged. Scarcely was the estate in Mr. Morton's possession, when he pledged it to raise funds to float his company and discharge his liabilities to Waite & Taite. These gentlemen, thanks to the machinery they had put in motion, were appointed solicitors to the Anglo-Cosmos Company (Limited), in liquidation.

Had Mr. Morton's vanity, at the actual time, not been outweighed by his feelings as a husband and a father, he might have felt flattered by the magnitude of the indebtedness with which he found himself invested by the official liquidator.

A man who has the reputation of owing 50,000*l.* is a personage—he cannot be ranked with the commonalty, though, as far as Mr. Morton was concerned, as touching the probability of payment, the official liquidator and his aids might have written him down indebted for 500,000*l.* sterling. He and his friends said the case was very hard: his personal debts did not amount to quite 2,000*l.*; the remaining 48,000*l.* were liabilities incurred in his capacity of promoter and managing director of the company. He had been running up the shares, he had, in Stock Exchange phraseology, been “rigging the market,” and, when the collapse occurred, he found himself with some thousands of shares on his hands. Had the scheme succeeded, Mr. Morton’s profits would have been great; having failed, his losses were enormous. The vastness of the reputed debts threw a halo of grandeur round the catastrophe that had befallen the house of Morton, Archibald & Co.; but there were minor annoyances of a personal character that wounded the feelings and lowered the pride of the heads of the firm, all the more because they dared not explain. The name of Grant, as the petitioning shareholders, had given rise to many rumours. Some said they were brothers to Mrs. Archibald, and that, enraged

by the treatment she had received from her husband, they had taken this mode of avenging their sister's wrongs; some said it was the old uncle—an agent of Waite & Taite, who had been compelled by his *chefs* to do the deed; and others, well informed by Ned Morton, who saw his prophecies fulfilled, said Messrs. Morton & Archibald were gathering the fruits of a low matrimonial connexion. The repetition of these rumours Harry Morton, as far as lay in his power, spared his wife and partner, but poured them, with his other grievances, into his sister's ear.

It was a trying time for Margaret Wynum. Not alone was she called on to share in the pecuniary losses and to sympathize in the private sorrows of her own family; she had also to mourn over the disasters of her friends and acquaintances. Monsieur Charleroi's company had met a fate like to that of the Anglo-Cosmos. The house at Clapham was given up; the pretty brougham, with the high-stepping bays, was sold; and Madame Charleroi had gone into lodgings. These particulars Margaret had from Mr. Grant, who further informed her that the official liquidator had said Madame Charleroi was a woman of high principle and great nobility of mind.' She

had offered to give up to the creditors a small property she possessed in France, and over which her husband had no control. The offer was, however, unanimously declined. Mrs. Wynum sighed as she listened to these details. She thought of Madame, so sensitive, so unaccustomed to struggle with adversity; how would she be able to bear such change of fortune! Her husband and son would feel the hardships of their position more on her account than on their own; "but at least," said Mrs. Wynum, communing with herself, "Madame will now learn to appreciate James West's common sense."

Mrs. Wynum would probably have written a eulogium on Miss West's sterling qualities in a note which she on the following day sent to Madame Charleroi, had she not meanwhile learned from her brother that Miss West's engagement with Monsieur Claude was broken off.

"Monsieur Charleroi seems very sore on the subject," said Harry. "I think Miss West broke off because of the smash-up in the Charlerois' business. But, Margaret, I must say Madame is a truly good woman. She has taken charge of Fanny Wilmot. The poor girl's father is beggared, utterly, irretrievably

ruined. He had shares in at least twenty companies. I forget how many he held of the Anglo-Cosmos. The sight of his face when I meet him is the greatest punishment I have to bear. He looks like a man turned to stone. What folly in professional men to meddle with what they don't understand! 'Tis all very well for us merchants to rattle the commercial dice; if we sink to-day we may swim to-morrow. But this I do say, Meg, if ever I rise again I'll pay Captain Wilmot. I can't bear to think of his face. That's the waiter with dinner."

Mr. Morton, as became a gentleman who had sustained stupendous losses and had been made bankrupt, was staying at a hotel near Charing Cross, his expenses being paid out of the "estate." His sister, who was very useful as secretary, was staying with him. Mr. Morton, having fought a good fight with regard to the Anglo-Cosmos, and retired from the contest with an unspotted name, hoped to re-adjust his affairs and recommence business. He could, however, do nothing during the impending liquidation, only to hope the process would not be lengthy; but Mr. Morton, at the end of three months, was brought to the conviction that the movements of an official liqui-

dator are, of their nature, slow, and cannot be accelerated. He one morning put a ten-pound note into his sister's hand, and said,—

“Margaret, this is very different to what I had expected to give you, but who could have foreseen what has occurred? I must join Marie and the children. London is becoming worse and worse every day; I don't know where 'twill end. You've refused Marie to come and stay with us in Paris, but I suppose you think you'll be more independent here in London. However, Meg, Ned is doing well; I know it for a certainty. One proof of his success is that he shuns me”; and Harry laughed. “But, Meg, he couldn't desert you; he could never forget what you have done for him.”

Even if Mr. Ned Morton had forgotten what his sister had done for him, he did not forget herself. He called on two or three evenings every week on Mrs. Wynum, who had returned to her old lodgings in Kensington. This attention gratified Margaret; but some remarks dropped by Ned in his pompous, boastful way, induced inquiries, and his sister discovered that he every evening visited at Mr. West's. Mrs. Wynum jumped to a conclusion, and boldly charged her brother with being engaged

to Miss West. Ned hesitated, blustered and bullied, pronounced a panegyric on Jane West, and finished by declaring he was trying to make a home for his sister; he again eulogized Jane West, again protested that he loved his sister; he reminded her how he and she had always stuck by one another, and finally burst into tears. Mrs. Wynum was more annoyed than touched by this outburst. She was far more angry with herself than with Ned. However, she kissed him, and they parted friends. But Margaret could not forgive herself. She, once so proud, was brought so low by the pressure of poverty—it was thus she spoke in her self-communings—as to reproach her brother with what she had done for him. If he forgot or had never noted her kindnesses, did it become her to recapitulate them? Late into the night did these thoughts torment her, and then the image of Ned rose before her in his vanity, weakness, and instability; yes, and in his ingratitude.

She would on the following day have received Miss West as a visitor, in accordance with a promise made to her brother, but that she was suddenly summoned to Clapham. After the lapse of a week she returned to Kensington. She had seen Monsieur Charleroi,

his wife and son, embark for France. They were accompanied by Fanny Wilmot. Margaret had witnessed the parting of the father and daughter, and all her own griefs and cares faded into nothingness in her estimation as she looked on the sorrow-streaked face of the father, and marked the wan cheeks and reddened eyelids of the daughter. Each wished to spare the feelings of the other, suppressing all external signs of emotion, and the effort made their sorrow more touching in its aspect to on-lookers. At length the scene closed. The train passed out of sight, and Captain Wilmot returned to a home no longer lighted by the smiles of his child.

The next stirring event at which Mrs. Wynum assisted was her brother Ned's wedding, which was celebrated with all due pomp at the house of the bride's father. The newly married couple had not yet taken a house, and on their return from the honeymoon tour took up their abode at Mr. West's. This was sufficient evidence of Mr. Edward Morton's financial stability, for his mother-in-law would not have suffered him to cross her threshold had his banking account not been quite satisfactory.

Mrs. Wynum visited her new sister-in-law.

During some months the courtesies of society were maintained, but Margaret was made to feel she was not wanted. Ned, who seemed afraid to speak to his sister, was really more anxious to get rid of her than were his wife and mother-in-law.

“When Ned married,” thought Margaret, one evening, returning to her home, “I didn’t lose a brother, for in him I never possessed one. He was radically false from the beginning.”

It is well to know the truth on all subjects, however disagreeable that truth may be, and Mrs. Wynum, having by experimental knowledge ascertained the truth with regard to Mr. Edward Morton’s character, was no way surprised when she saw that gentleman turn into a side-path in Kensington Gardens to avoid meeting her face to face; nor did she experience any astonishment when, having learned he had taken a handsome house, and was giving splendid entertainments, she found her name uniformly omitted from the list of invited guests. And so things wore on, till, within fifteen months after the date of Ned’s marriage, the brother and sister, when they met in the street, which was an event of rare occurrence, passed with a slight bow

of recognition. Mrs. Wynum smiled philosophically at such times. She was experiencing the effects of poverty, but she was still able to work, and her spirit was as yet unbroken.

CHAPTER XVI.

To be hungry when one hasn't the means of satisfying one's appetite is not a pleasant position, and when to hunger are added cold and damp the disagreeables of the position are considerably aggravated. Margaret Wynum was hungry, cold, and dripping wet, as she stood on a dreary February evening at the gate of a house in York Road, Bayswater. It was a semi-detached villa, of not vast dimensions, but suitable to the modest wants of a well-to-do middle-class man. The house was just then evidently the theatre of high festivity. The windows, from roof to basement, were ablaze with gas, and, as Mrs. Wynum gazed, she saw a line of figures pass the staircase that led from the dining to the drawing-room, the shadows falling on the blinds of the lobby windows. She fancied she recognized some of the profiles thus passingly traced on the canvas that shaded the glass.

After a few minutes, the procession came to a close. The ladies were no doubt comfortably posited on easy-chairs and couches in the drawing-room; the gentlemen, it may be predicted with equal certainty, were cosily located in the dining-room, enjoying their wine. Margaret Wynum, standing at the gate, her umbrella resting on the parapet wall that skirted the front garden, turned her eyes skyward, and asked, "Can such things be?" The black, starless sky sent down no response; the sharp, cold sleet beat keenly on her face. Margaret sighed, and looked again across the garden at the lightsome windows, through which bright revelations of joy and comfort were stealing. At that moment a yelping cur issued from the basement story, and ran a few paces towards the gate, but, annoyed by the cold, sharp rain, he stopped short, and directed a volley of saucy barks towards the stranger standing without. Margaret Wynum turned away. She was as an outcast at her brother's porch,—as an alien to the son of her father. Slowly and thoughtfully she turned her steps homeward, holding her umbrella tightly opposed to the sleety rain that would otherwise have cut into her face. And that was her brother Ned's house on which she had just

turned her back, and into which she dared not attempt to enter,—the house of the brother for whom she had done so much, for whom she had made such sacrifices, for whom she had so often wronged herself—the brother who had repeatedly declared he would stick to her to the last! Again Margaret Wynum, turning aside her umbrella, looked inquiringly and plaintively towards the skies, and again the cold, sharp sleet slapped her on the face.

The home to which Mrs. Wynum returned was neither very bright nor very comfortable. She had long before left her lodgings in Kensington, and had removed to Bayswater, where she rented two small rooms in one of the second-rate streets that intersect York Road. When Mrs. Wynum could afford a dinner, she remained at home and enjoyed it; when her purse could not yield that indulgence, she went out, having finished her day's work, and walked about till the hour when she could, with a proper semblance of respectability, order her landlady to prepare tea. Still, Margaret Wynum, though in pecuniary straits, was seldom depressed in spirit. During the hours of daylight she was always occupied, and when not engaged on work for which payment was promised she made herself busy with what

she hoped would one day turn to profit. A buoyant spirit, and what may be called a noble self-confidence, supported her under the pressure to which she was subjected. She had faith in work, and believed in the efficacy of steady labour. To say she never felt the bitterness of the reverses through which she was passing would be false, for through many an anxious hour in the dull, lonely evening, or in the tedious, wakeful night, did Margaret Wynum ponder over the probable receipts that would enable her to defray the expenses of the coming month, and often shuddered, as people living from hand to mouth will, at the possibility of a disappointment. How often did the step of her landlady on the stairs make her tremble when her purse was empty! How often did she shrink at the thought of to-morrow—that terrible to-morrow, that has no existence, that never can have an existence, and which yet forecasts a shadow more crushing than the most positive reality!

Mrs. Wynum was sitting beside a small fire in her own apartments. It was evening. The day had been cold and wet, and Margaret, having no special business to draw her abroad, had spent the short winter daylight writing. Her day's task ended, she sat now by the fire-

light, revolving many thoughts in her mind. She had commenced by thinking what the chances were of the article on which she was busied being accepted, for she was not on the staff, and the editor was sometimes stocked to overflowing, and could not oblige her. From considerations connected with this theme, she wandered on, picturing brighter future times, when Harry should have retrieved his position and again set up a house in London. He might be able to refund her money, and what would Ned say then? At the thought of Ned her lip curled in scornful contempt; he, the brother for whom she had done so much, living within a few hundred yards, and ignoring her existence, when she was often in want of a dinner. Margaret, by an effort, banished these thoughts, and recurred to Harry. In him, should he once more prosper, she was sure of a reliable support; for Marie, since Julie's death, had become as a sister to Margaret, and had often pressed her to join the family in Paris; but there were reasons, at least one very strong reason, why Margaret refused. Little Marie wrote regularly to "aunt Margaret," so did Richard—Richard—

Margaret Wynum, like many another woman, carried a secret within her breast of which

neither friend nor acquaintance suspected the existence.

A knock at the door interrupted this train of thought. Mrs. Birch entered, and announced that a gentleman wished to speak with Mrs. Wynum. Margaret at once stood upright. Who could it be? None surely but Harry. Hastily turning on the gas, she stood with eyes fixed on the door. Mrs. Birch showed the gentleman up: he entered. It was Mr. Tatum.

"My dear madam," exclaimed the little man, springing forward, "I'm delighted to find you. I beg pardon, madam; I mean I hope you're perfectly well. I should like—"

And he glanced at Mrs. Birch, who withdrew.

"Pray sit down, Mr. Tatum. I'm glad to see you."

Mrs. Wynum, as she spoke, became pale.

"Don't be agitated, madam; don't be alarmed. You perceive by my countenance, by my manner, that I have something important to communicate. And so I have. But 'tis good news—delightful news, madam. You're now a rich woman, one of the richest in England,—a millionaire, metaphorically speaking."

“I don’t understand you, Mr. Tatum.”

“No, madam, I dare say not. I must be more explicit. But the fact is, I’ve been looking for you so long, and am so glad to discover you—”

“Discover me, Mr. Tatum!” And Mrs. Wynum stared.

“Pardon me, madam. Let me be concise. Your brother-in-law, Mr. Wynum, the great Yorkshire manufacturer, is dead. He died intestate. As heir to your husband, joint heir with his son, you come in for a great property.”

“When did Mr. Wynum die?”

“About two months ago, but his widow has kept it out of the papers. She waits the return of her nephew. She’s devoted to that young man’s interest. She sent for him immediately his uncle fell ill, but the old gentleman went off suddenly after all. We’ve had these particulars from the Yorkshire solicitor who is acting under Mrs. Wynum’s instructions.”

“And what ought I to do, Mr. Tatum? or can I do anything before Colonel Wynum arrives?”

“Certainly, madam! Why not? You act as an independent party. You come with me to-morrow to your solicitors, and give them

instructions. You've no solicitors, I presume, madam. You cannot find better than Waite & Taite. They're—"

"Excuse me," interrupted Mrs. Wynum, "I should rather not have any dealings with Waite & Taite. I can't forget how these men behaved to my brother."

"A natural feeling in a woman, madam, but not business-like. Your brother is still in the power of Waite & Taite. They can crush him, annihilate him, metaphorically speaking."

"Mr. Tatum," said Mrs. Wynum, with characteristic sternness, and fixing her eyes steadily on the little man, "if the news you bring me should prove true, my brother shall not be long in the power of Waite & Taite."

"No doubt, madam, no doubt. I know your generous disposition towards your brother; but, madam, we must be politic. The solicitors to the liquidation have much in their power. As to the correctness of my intelligence, madam, come to-morrow to our office—I mean Waite & Taite's—and you shall see Mrs. Wynum's letters and those of her solicitor. We've all been looking for you."

"Then I've become quite a personage," said Mrs. Wynum, with a smile.

At this moment Mrs. Birch entered, after a preliminary knock, bringing tea as ordered. The thoughtful landlady also brought a dish of fried ham and eggs and a large supply of hot, buttered toast. Mrs. Wynum felt really grateful for the consideration thus displayed; an hour before, she might have been alarmed at the prospect of the expense involved, but now her heart expanded as she thought she could repay, not alone the cost, but the kindness expended on her modest table. And her gratitude for these considerate attentions was all the greater because Mrs. Birch was by no means prone to such outpourings of sentiment, being not unfrequently brought under the influence of a chronic affection that showed itself in fits of sullen gloom or snappish moroseness. But we faithful chroniclers are bound to record that in this matter Mrs. Wynum's sagacity was at fault. She did not divine the fact that the orifice in the lock of her door, which permitted the play of the key through the wards, also admitted the passage of a current of atmospheric air, which, acting in its capacity of agent for conducting sounds, had conveyed to Mrs. Birch's ear, conveniently posited in relation to the keyhole, the words uttered within the chamber, and which in-

formed Mrs. Wynum of her accession to great wealth.

Whilst Mr. Tatum was discussing the eggs and fried ham, and, afterwards, whilst he was giving the like attention to the tea and buttered toast, Mrs. Wynum began gradually to realize the full import of what she had just heard. She could not eat; a nervous flutter pervaded her spirits. Had she indulged her emotions, she would have walked about the room, but, obeying her habitual self-restraint, she entered into conversation with her guest.

“And, so, Mr. Tatum, you’ve been looking for me all this time?”

“Yes, madam. We’ve been making inquiries, but in a quiet way. We didn’t like to advertise. ’Twouldn’t be pleasant for a lady to see her name in the *Times*. Besides, ’twould set other people on the scent. Several connected with our office have been on the look-out. Mr. Grimey was foiled, but I had a presentiment I should find you. He sneered at me,—he always does sneer at me; but, madam, I’ve succeeded.”

“You could have written to Paris, to my brother.”

“Yes, madam. But we didn’t choose to do that. Old Grant would get hold of the

business, and he's in disfavour at our office. I called on your brother, Mr. Edward Morton. I asked after you; he said he knew nothing about you,—didn't know where you lived. I suspect now he told a falsehood: he must have known you lived here."

Margaret blushed for Ned's want of truthfulness, about which she made no remark. She asked after Mr. Grimey.

"Just the same as ever, madam,—black and beardy, fond of good claret;" and Mr. Tatum laughed. "I should much rather pay his bill for soap than wine."

Mrs. Wynum smiled, and asked, "Has Mr. Grimey made much money by the shares?"

"Not a penny, madam, not a penny, metaphorically speaking; but neither did he lose. A clever man, a very clever man, is Grimey, but apt to despise other people—people, too, that often succeed where he fails." And Mr. Tatum smiled self-complacently, as he added, "After all he was only the agent of Waite & Taite. They were the great power, metaphorically speaking."

At length the little man took his departure, and Mrs. Wynum found herself alone. What a rush of emotions flooded her mind! The first distinct articulation was, "Poor Harry!

soft-hearted Harry! you shall soon return to London!"

Next morning, Mr. Tatum called, at about eleven, for Mrs. Wynum. He came in a brougham, a mark of respect due to his client's new position, the expense of which would be duly set down in her bill. At the office of Messrs. Waite & Taite, where she was received with much consideration, and where the truth of Mr. Tatum's statements of the previous night was confirmed, Mrs. Wynum, fully satisfied, empowered the firm of Waite & Taite to act for her, but declined the offer of those gentlemen to draw on them for any amount she pleased. Mr. Waite informed Mrs. Wynum that her son, Colonel Wynum—the power of the purse had converted the cornet into a colonel—had arrived in London, but had set out immediately for the North to see his aunt; he had been most anxious in his inquiries after Mrs. Margaret Wynum.

As Mrs. Wynum rode back in the brougham to her humble lodgings, she likened herself to Cinderella, and in smiling bewilderment almost began to fear that the coach in which she rode should prove an illusion; however, she tested the reality of the institution by presenting the driver with a *douceur*, which he

accepted in a matter-of-fact and most unfairy-like manner.

Mrs. Birch's motherly care and solicitude had provided a comfortable dinner for her lodger, and that, too, without orders, her own foresight being sufficient for the occasion. Having dined, Mrs. Wynum wrote to her brother Harry, telling him what had occurred, and asking him to come to London at once. She also wrote to Mrs. Wynum and to Charlie, explaining simply that the obscurity in which she had been obliged to live was the cause of her not having earlier heard of Mr. Wynum's death.

Within ten days a large family party was staying at the Bath Hotel. There were Mrs. Wynum and her two nieces; there were Mrs. Margaret Wynum and her son, Colonel Wynum, and there were Mr. and Mrs. Morton. A great deal of business was being done. The gentlemen of the party went very frequently to the offices of their solicitors, and the solicitors, or some of their clerks, called very frequently at the hotel. One morning Mrs. Margaret Wynum said to her brother,—

“Harry, don't you think Richard would be of great use to us?”

“Very great: but you didn't ask him to

come; you only asked Marie and me. You're the head of the firm now. Dick felt timid; he couldn't come without being asked."

Harry turned away his head as he finished speaking. His sister looked confused.

"I wish," she said, "you'd send for Richard. He'd be an immense help. Ask him, too, to bring little Marie."

Though so much business was transacted by the persons composing the family party at the Bath Hotel, these same individuals found time for pleasure, and for those healthful open-air exercises which fashion prescribes for her favoured votaries. Every forenoon might Colonel Wynum be seen riding in Rotten Row with his cousins, the Misses Hilston, and though the fashionable "season" had scarcely commenced, the young ladies did not enjoy their ride a whit the less. The clear, bracing air of the mild spring morning, combined with rapid movement, summoned a bright colour to the cheeks of the fair equestrians. Miss Hilston—the "little Nelly" of former days—looked perfectly happy, and, returned from her ride, was always able to enjoy her lunch, after which she was quite ready for any afternoon or evening amusement that might be proposed. She still admired, and had come to love, Mrs.

Margaret Wynum, whom she now recognized as her cousin Charlie's mother.

"Wynum," said Mr. Morton to one of the two gentlemen that sat enjoying their wine with him after dinner at the hotel, "we all agree that you cannot do better than send for Monsieur Charleroi. Make him manager of your works in the North, and give him a share in the business. That will secure his services, and give him a deeper interest in the concern. Archibald agrees with me; don't you, Dick?"

"Yes," said the gentleman addressed, "there's no better man of business, nor no more honourable man, than Monsieur Charleroi. And his son is a right honest, gentlemanly fellow."

"Madame will be an ornament to the establishment," said Mr. Morton, laughing.

"Very true," said Colonel Wynum. "I shall write to Monsieur Charleroi to-night; and I think, Morton, you had better write to him too. I should like to see him established at the works, and everything put on a safe footing, before I set out on my wedding tour."

"My dear fellow," replied Mr. Morton, "no delay shall be caused by me. I'll write at once."

CHAPTER XVII.

WE must apologize to our readers for passing over an interval of two years, which each is at liberty to fill up after the fashion most pleasing to him or her self. Having stepped across this two-year chasm, we find ourselves in the drawing-room of a handsome mansion in Eaton Square. Many persons are assembled in the apartment—guests invited to dinner given in honour of a newly married pair, just returned from their wedding tour. The house in which this great banquet is about to take place is the abode of Richard Archibald, Esq., of the Temple, and of the firm of Morton, Archibald & Co., of London and Paris. The bride in whose honour these festivities are given is Madame Claude Charleroi, late Miss Wilmot, who was married from that house some two months ago, and who had been residing as an adopted daughter with Mrs. Archibald since the acces-

sion of the latter to a large fortune, which she inherited in right of her first husband, Mr. Charles Wynam.

Amongst the assembled guests are Mr. and Mrs. Browne; the former very fidgety lest his wife or daughter should sit or stand for a minute in a draught, whilst about his son he is quite at his ease. There are also present Monsieur and Madame Charleroi, the parents of the bridegroom, and Captain Wilmot, the father of the bride. There are also several tiptop commercial men, and some swell *littérateurs*, whom Mr. Archibald, in his double capacity of merchant and author, reckoned amongst his intimates.

Looking down the list of guests invited to the banquet, we may find the names of all those that remain of the principal personages that have figured in our little history. Of all those that remain? Even so! There are gaps discernible only to a few, and which are speedily being filled by the eager aspirants of a new generation. Where is the warm-hearted, eccentric, kind Miss Maunsell? where the querulous, observant Mrs. Keel? and where, oh where, is the noble-minded Mr. Greathart? To these no cards of invitation were sent. On their ears no words of welcome could fall; by

their lips no sounds of congratulation could be uttered.

All the guests have arrived, with the exception of two who are still expected. These are Mr. and Mrs. Edward Morton. Mrs. Archibald, wealthy and happy, could afford to set aside, if she could not altogether forget, her brother Ned's bad conduct. Family feuds engender and keep up unpleasant feeling; they are uncomfortable as regards domestic policy, and unwise as regards relations with the external world. Fully understanding this, Mrs. Archibald had delegated her brother Harry to negotiate a reconciliation between her and her younger brother. Ned, it must be confessed, had sufficient conscience to feel ashamed of his conduct, and dreading, too, the rigidity of his sister's principles, he had always rejected his wife's advice to make advances to Mrs. Archibald; yet, when friendly overtures were made, poor Ned, true to his ordinary pompous and somewhat hypocritical mode of action, made considerable difficulty about forgiving the sister to whom he had behaved so badly. He at length yielded with bumptious condescension, well lectured behind the scenes by his matter-of-fact wife and her mother, who both jumped at the prospect of an acquaintance with

Mrs. Archibald; and Margaret and Harry laughed heartily in private over a verbose epistle addressed by Ned to his sister. Mrs. Archibald, arresting her mirth, remarked to her elder brother it was a pity Ned and his wife had not moral principle: with that addition they might become respectable.

In virtue of this reconciliation, Mr. and Mrs. Edward Morton were invited to the bridal banquet given at Mr. Archibald's in honour of Monsieur and Madame Claude Charleroi.

"I suppose Ned and his wife will come," said Mr. Archibald to his wife, as he stood one of a small group near one of the drawing-room windows.

"I should think so. They accepted the invitation."

"I hate that woman," said Harry Morton: "I mean Ned's wife."

"Oh, Harry!" said Marie, "you mustn't hate any one. There was a time when I hated people, but not now. I've learned better."

And Marie laid her hand on Margaret's. Returning the pressure, Mrs. Archibald said,—

"Quite right, Marie. Besides, Jane makes a better wife for Ned than perhaps a better woman would."

"This I know," said Mr. Archibald: "if

they 're not here soon, Clifton will speak out of her turn, and tell us dinner is spoiled."

"Don't be uneasy," said the mistress of the house. "Mrs. Green arrived here this morning *by chance*. Listening to her, Clifton will forget the lateness of the hour. At the same time, I must say 'tis only characteristic of Ned."

"Hush, Meg!" said Mr. Archibald to his wife: "as you have forgiven, you must try to forget. And look! here they are. We must say no more."

THE END.



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